

Fixed Rate Bonds

Summary Box	
Key Product Information for our Savings Accounts	
Account Name	Fixed Rate Bonds Please visit www.teachersbs.co.uk for current issue numbers
Interest rates (AERs)	Fixed Please see main product page on our website www.teachersbs.co.uk
Tax Status	Net, other than for non-tax payers who have submitted a valid HMRC R85 form who will receive interest gross
Conditions for bonus payment	N/A
Withdrawal arrangements	Withdrawals can be made subject to a charge equivalent to 90 days' gross interest calculated on the sum withdrawn which will be deducted from the capital balance on the account. Amounts withdrawn can be paid by BACS transfer to your nominated bank account or by cheque. Withdrawals may be made against a cheque on the 6th working day after it has been paid in.
Access	Postal Only