

Tax-Free Savings

**9 Month Intermediary
Fixed Rate Cash ISA**

**NEW £5,340
CASH ISA LIMIT**

2.30%

**Tax-Free* p.a./
2.31% AER†**

- Rate fixed for 9 months from the date of ISA opening
- Minimum Investment is £5,340 for 2011/2012 Cash ISA allowance
- Transfers-in are permitted
- No withdrawals permitted prior to Maturity
- Early closure or transfer out results in loss of 90 days' interest



**Make the most of your
ISA allowance**

**PRINCIPALITY
BUILDING SOCIETY**

Summary Box - Key Product Information for our Savings Account(s)

Account name	9 Month Intermediary Fixed Rate Cash ISA Issue 1
Interest rates (AER)	2.30% Tax-Free* p.a./2.31% AER† The Account Rate for this ISA is fixed for 9 months and then reverts to our Variable Rate Cash ISA.
Tax Status	Tax-Free*
Conditions for bonus payment	Not applicable.
Withdrawal arrangements	No withdrawals permitted prior to Maturity. Closure permitted subject to loss of 90 days' interest.
Access	By post.

Opening your ISA

You can only open this ISA by completing the application form and submitting it via your financial adviser who must be a registered Principality broker. Once we have received and accepted your application, your ISA will be opened and you will be sent a passbook.

9 Month Intermediary Fixed Rate Cash ISA ('ISA') - Account Terms

1. You must read these Account Terms (which include the Summary Box above) together with the General Terms, including the 'Product Specific: ISA Account Terms', which are in our 'Savings terms and conditions' leaflet. If there is any conflict between these Account Terms and the General Terms, these Account Terms will prevail.
2. All ISAs are governed by the ISA Regulations, which are set by the Government and your ISA will operate as required by those Regulations. If there is any conflict between any Account Term and the ISA Regulations, the ISA Regulations will prevail.
3. Your ISA's Account Rate is fixed from the date on which you opened it and will apply for 9 months until the same day of the month as the day of the month on which it was opened (Maturity). The Account Rate payable will be as shown in the Summary Box above.
4. The minimum age for investment is 16 years old.
5. Transfers in of previous ISA years' subscriptions are permitted provided that they are initiated when opening your ISA.
6. The minimum investment into your ISA Account is £5,340 and the maximum investment is the total of that amount plus all of your accrued annual ISA allowances and accrued interest transferred in under Account Term 5 above. Where you only transfer-in previous ISA Years' subscriptions, the minimum investment is your previous ISA Years' subscriptions.
7. Withdrawals (other than closure or transfer under Account Term 9 below) from your ISA are not permitted prior to Maturity.
8. Closure of your ISA or transfer directly to another ISA provider will be permitted subject to 90 days' loss of interest. Any transfer of your ISA must be of the full balance and not just part of it. Please note that if you close your ISA it cannot be reinstated.
9. Interest on your ISA is calculated daily and paid on Maturity when it can be added to your ISA, transferred to another Principality Account or paid by direct credit transfer to another UK bank or building society account.
10. Any amount due to us under Account Term 8 above will be deducted from the balance of your ISA prior to its closure or transfer.
11. Following Maturity the Account Terms and Account Rate applying to your ISA will be those of our Variable Rate Cash ISA (or our nearest equivalent ISA then available).

Apply now



Post

*Tax-free means the interest you earn is exempt from UK Income Tax and Capital Gains Tax. Tax treatment depends on your individual circumstances and may not be maintained in future. †AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest were paid and compounded once each year.

To help us maintain our service and security standards telephone calls may be monitored or recorded. Principality Building Society is authorised and regulated by the Financial Services Authority (Authorisation No.155998). Principality Building Society, Principality Buildings, Queen Street, Cardiff, CF10 1UA. www.principality.co.uk