

# We are making changes to Savings Promise 5

We are updating our savings terms and conditions to reflect a change in one of our savings promises.

Savings Promise 5 previously included Fixed Rate Branch Bond and Fixed Rate Cash ISA. From 12 January, Savings Promise 5 will also include Fixed Rate Online Bond, Member Exclusive Online Bond 2024, and Member Exclusive Online Bond 2025.

Up to and including 11 January 2026	From 12 January 2026
<b>Savings Promise 5</b> We offer a Rate Guarantee when you take another Fixed Rate Branch Bond or Fixed Rate Cash ISA – if our rate changes between the date we notify you of your options and your existing product maturity date, we'll give you the better rate, as long as you get back to us by your maturity date.	<b>Savings Promise 5</b> We offer a rate guarantee when you take another fixed rate bond or fixed rate ISA – if our rate changes between the date we notify you of your options and your existing product maturity date, we'll give you the better rate as long as you get back to us by your maturity date.

Need a copy of documents in Braille, large print or audio format? Just ask in branch or call **03457 30 20 11**.