

This is a summary of the main features of our Fixed Interest Savings Certificates, to help you compare them with other savings accounts. Please make sure you also read our separate key features leaflet, including the customer agreement (terms and conditions), before you renew a maturing Certificate.

**Account name****NS&I Fixed Interest Savings Certificates****What is the interest rate?**

**2-year term  
Issue 65** 3.50% tax-free/AER

**5-year term  
Issue 114** 3.35% tax-free/AER

We calculate the interest daily and add it to your Certificate on each anniversary of investment.

**Can NS&I change the interest rate?**

You'll receive the rate on offer at the time you start a new investment term and that rate will be fixed for the length of your chosen term. We can change the fixed rates on offer at any time. Each time we change the rate on offer we release a new Issue of Certificates. We can also withdraw any Issue without notice. Visit our website to check the latest rates and availability.

**What would the estimated balance be at the end of the term based on a £1,000 deposit?**

**2-year term  
Issue 65** A £1,000 deposit would be worth £1,071.23 at the end of the 2-year term.

**5-year term  
Issue 114** A £1,000 deposit would be worth £1,179.10 at the end of the 5-year term.

These are illustrations only, so they don't take into account your individual circumstances.

**How do I open and manage my account?**

Fixed Interest Savings Certificates are for customers aged 16 or over. You can hold them in your own name or jointly with one other person. You can also hold them in trust for one or more individuals.

The current Issues are only available to existing customers renewing a maturing Fixed Interest Savings Certificate.

You can renew your Certificate online or by phone if you are registered for this service; you can also renew by post. The minimum amount you can renew is £100.

As the current Issues aren't on general sale, you can't switch to them from another NS&I account or investment.

## Summary box

Correct at 3 December 2024

### Can I withdraw money?

No, a Fixed Interest Savings Certificate is a fixed-term investment that has to be held for the full term. This means that you won't be able to access your money until it matures.

We'll contact you to let you know your options at least 30 days before your Certificate matures.

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### Additional information

The interest you earn is tax-free, so it won't count towards your Personal Savings Allowance. Find out more at [nsandi.com/tax-and-savings](https://nsandi.com/tax-and-savings)

We'll send you a statement shortly after each anniversary of investment, showing the interest earned. You can choose to receive your statements electronically or by post.

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### Definitions

**Tax-free** means the interest is exempt from UK Income Tax and Capital Gains Tax.

**AER** (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.