

To start a Fixed Bond please follow the application checklist below or call **01226 741 000** during office hours to apply over the phone.

You can also apply or ask a question online at www.sheffieldmutual.com



Documents you'll need to complete and return

- ✓ Complete, sign, date and return the **client agreement**.
- ✓ Answer all the questions on the **'Is this product right for me?'** form which is enclosed with your application pack.
- ✓ Complete, sign, date and return all **application forms**.

When we receive your application:

- ✓ We'll confirm by email or post that your application has been accepted.
- ✓ We'll attempt to verify your identity electronically, however, if this is unsuccessful we may request further documentation such as a passport or driving licence and utility bill to confirm your identity.*
- ✓ We will send you copies of your **'policy schedule'**, **'client agreement'** and **'Is this product right for me'** questionnaire to keep for your records.

* Photocopies of these documents are accepted, providing they are certified as a true copy of the original by an independent professional person or official. The professional person or official should sign the document/s and then print their name, address, position and telephone number.

Payment

If paying by bank transfer

- I will send a bank payment to NatWest: Sheffield Mutual Friendly Society: Sort Code: 53-61-04 Account Number: 60758236 quoting my name as a reference.

If paying by debit card

- I will call you during office hours on 01226 741 000 to make a payment by debit card over the phone.

If paying by cheque

- I have enclosed my signed cheque payable to "Sheffield Mutual".

You can also include the policyholder in the payee section to safeguard against fraud e.g. "Sheffield Mutual re John Smith".

Tell us what you think...

We have partnered with online review company, Reviews.io, so please head over to our profile at www.reviews.co.uk/company-reviews/store/sheffieldmutual-com, if you have a spare moment. Recommendations contribute significantly to our growth and success, posting a review and showing your support would be very much appreciated.



-  www.sheffieldmutual.com
-  enquiries@sheffieldmutual.com
-  Call our team on **01226 741 000**
Monday - Friday 9am - 5pm
Calls may be monitored and recorded for your protection

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Three Year Fixed Bond

A savings plan that gives you peace of mind



Savings made simple, with people who put you first

Savings with a goal in mind

- ✓ **Enjoy guaranteed growth:** Lock your savings away for three years and benefit from a fixed rate of return.
- ✓ **Start with confidence:** Open with a single lump sum payment - choose an amount that works for you, from £1,000 - £200,000.
- ✓ **Fixed interest, no surprises:** Your interest rate is fixed for the full term and compounded over the three years, providing stability and peace of mind (check our website for the most up to date rate).
- ✓ **Simple and straightforward:** A hassle-free way to secure your money and watch it grow, backed by a trusted mutual.
- ✓ **Perfect for planners:** Ideal for those who prefer certainty and want to plan ahead without the worry of fluctuating rates.

Why Sheffield Mutual?

At Sheffield Mutual, we've been helping people make the most of their money for over 130 years. Our Three Year Fixed Bond offers more than just a competitive rate – it comes with the peace of mind that your money is in trusted hands. As a member-owned mutual, we're proud to offer exceptional personal service. Whether you're planning for the years ahead or simply looking for a reliable home for your money, with Sheffield Mutual, you can trust your savings are working hard for you – backed by a team who truly care.

Risks you should be aware of:

- **No early withdrawals from the bond are allowed, except in the event of being diagnosed with a terminal illness after the start of the policy, or if you pass away before the maturity date**
- **The benefit payable upon death or diagnosis of a terminal illness will be less than the amount guaranteed at maturity (please refer to page 4)**
- **Inflation may erode the buying power of the cash lump sum**
- **Tax treatment depends on individual circumstances and may be subject to change in future**



Your savings, secured for the future

What is the Three Year Fixed Bond?

A straightforward savings product that lets you lock away a lump sum for three years, earning a fixed rate of interest for the entire term.

How much can I invest in a Fixed Bond?

The bond is a single premium investment. The minimum amount is £1,000 and the maximum is £200,000 in any one calendar year (January to December) per individual, if held solely, or in the case of joint applications. No further payments can be made into an existing bond, but you can open other bonds.

Who can invest in a bond?

Anyone aged 18 or over who is able to invest a lump sum and leave it untouched for three years.

Can I invest in joint names?

Yes, the bond can be held in joint names.

Why choose Sheffield Mutual?

When you invest with Sheffield Mutual, you're not just another customer— you're part of a member-focused organisation with over 130 years of experience helping savers like you secure their financial goals. Here's what makes us stand out:

- ✓ **Exceptional service:** We pride ourselves on delivering a truly personal touch. When you call us, you'll speak to a real person who is here to help and answer your questions - no robots, no scripts, just genuine support.
- ✓ **Member-owned and member-focused:** As a mutual, we don't have shareholders to pay. Instead, we reinvest surplus profits back into the organisation and return value to our members.
- ✓ **Competitive rates:** Our products are designed to help you get the most from your savings, offering security and competitive rates.
- ✓ **A heritage of trust:** With over a century of experience, we've built a reputation for stability, reliability, and putting our members first.
- ✓ **Peace of mind:** Your money is secure with us, supported by our long-standing commitment to financial stability and careful stewardship.

When you choose Sheffield Mutual, you're choosing a trusted partner who values you, not just your investment.

Where will my money be invested?

We invest in a range of different assets to maintain a diversified fund, which enables us to achieve the fixed return over the lifetime of your policy.

Types of assets we invest in are:

- ✓ **Shares of companies, we have exposure to UK based and overseas companies to provide diversification.**
- ✓ **Fixed interest investments, such as government gilts and corporate bonds.**
- ✓ **Cash**

The proportion held in each of these will vary depending on market conditions. We seek to adopt an ethical approach to investing and it is our policy not to invest knowingly or directly in industries relating to armaments, tobacco, gambling or pornography.

As a Three Year Fixed Bond policyholder, the maturity value of your plan is unaffected by the value of these investments.

Can I make any withdrawals?

You can't withdraw any money from your fixed bond until the end of the fixed term.

At the end of the fixed term, which is known as 'maturity', your options will be:

1. To roll over the matured funds into the latest fixed bond product (if available) or another Sheffield Mutual product
2. To pay the funds into a bank account of your choosing (details will need to be provided at maturity)
3. To hold the matured funds in a holding account, however no further interest will be paid

We will contact you one month before your fixed bond is due to mature. To ensure that we are sending any correspondence to the correct place, please let us know if any of your contact details change.

How is the interest calculated and paid?

Interest is added on a compounding basis annually over the three years. Each year interest is calculated based upon the initial investment, plus any accrued interest from previous years (from year 2 onwards), this is then added annually until it reaches the final guaranteed maturity value.



What happens if I die?

The bond is a long-term insurance policy. If you die before the maturity date, your estate will receive:

- **In year one** (up to the first anniversary of you opening your policy) - initial investment
- **In year two** (up to the second anniversary of you opening your policy) - initial investment plus 1%
- **In year three** (up to the third anniversary of you opening your policy) - initial investment plus 2%

If the bond is a joint policy, the plan would continue in the second policyholder's name.

What happens if I receive a terminal illness diagnosis?

If you (or either policyholder on a joint bond) are diagnosed with a 'terminal illness' during the life of your policy, we will pay the following amounts should you choose to make a claim, and is approved by our underwriters:

- **In year one** (up to the first anniversary of you opening your policy) - initial investment
- **In year two** (up to the second anniversary of you opening your policy) - initial investment plus 1%
- **In year three** (up to the third anniversary of you opening your policy) - initial investment plus 2%

Terminal illness is a definite diagnosis, by the attending consultant, or an illness that satisfies both of the following:

- The illness either has no known cure or has progressed to the point where it cannot be cured: and
- In the opinion of the attending consultant, the illness is expected to lead to death within 12 months.

All diagnoses and medical opinions must be given by a medical specialist who:

- Is a specialist consultant in an area of medicine appropriate to the cause of the claim at a hospital in the UK, and
- Is acceptable to our underwriters.

Can I cancel/surrender my plan?

This product is not considered suitable if you require access to the funds within the selected term as you cannot access the money in this bond until it reaches maturity after three years. The plan has no surrender value. If you wish to cancel your policy once you have opened it, you have 30 days from the day you receive your policy pack in which to change your mind.

Can I have an income from a fixed bond?

No, this bond does not provide any income during the term, but if you require income, please ask about our Income Bond.

Is there any tax liability?

The money you save is invested in a fund where basic rate tax may already be accounted for on any taxable gain, meaning there's unlikely to be more to pay unless you are a higher-rate taxpayer or if the gain means that you move into a higher tax banding. However, such a gain could affect your liability if you qualify for age-related allowances, reliefs, or receive tax credits. In the event of your death, those inheriting your bond could be liable for inheritance tax and some income tax.

This information is based on the Society's understanding of current legislation and practice, which may change in the future.

Are there any charges?

The cost of setting up and administering the bond is factored into the guaranteed return set for this bond. No further charges or penalties will be applied during the term of the plan.

What does it mean to be a member?

When you open a policy with Sheffield Mutual, you become more than just a saver—you become a member of our society. As a member-owned mutual, we're here to benefit you, not shareholders. Here's what membership means for you:

- **Exclusive benefits:** As a member, you'll have access to discretionary benefits such as optical and dental grants and our tell a friend scheme, which are designed to add extra value to your investment.
- **A voice that matters:** Membership gives you the opportunity to have your say on how the Society is run. Your opinions help shape the future of Sheffield Mutual.
- **Belonging to a trusted community:** You'll be part of a mutual that has been supporting its members for over 130 years, prioritising their needs and providing exceptional service every step of the way.

At Sheffield Mutual, being a member means being at the heart of everything we do.

Where can I get further help or assistance?

Our friendly and knowledgeable team is here to help. Whilst we can't offer financial advice, we're more than happy to answer any questions you might have about our products and services. You can reach us by:



Phone: 01226 741 000



Email: enquiries@sheffieldmutual.com



Website chat: Prefer typing? Use the chat function on our website, where you'll always speak to a real person.

If you're unsure and need advice on whether this product is right for you, we recommend speaking to a qualified financial professional. Please note that seeking professional advice may involve a cost.



Do I need to provide any additional information?

To comply with regulations, the Society will require confirmation of your identification and address. We'll aim to do this using an electronic verification system, but reserve the right to ask for appropriate documentation from you, if this is not possible.

How do I start my Three Year Fixed Bond?

Simply decide how much you would like to invest. You should then read the 'all about us' section in this booklet and the Key Information Document and, providing you do not need any advice, fully complete and return:

- ✓ The application form
- ✓ 'Is this product right for me?' questionnaire
- ✓ Client agreement / non-advised sale letter

to the address on the back of this brochure within seven working days to secure the rate. You can make a payment by debit card over the phone, or you can make a payment directly into our bank account (please see our website for account details), or with a cheque made payable to 'Sheffield Mutual'. You can also apply online at www.sheffieldmutual.com or give us a call and apply over the telephone.

Please ask for details of our other products, which include:

- ✓ Adult Savings Plans
- ✓ Children's Savings Plans
- ✓ ISAs
- ✓ Junior ISAs
- ✓ Bonds
- ✓ Tax Exempt Savings Plans
- ✓ Life Insurance



Some useful things to know...

Sheffield Mutual Friendly Society Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can find out more about us by looking at our entry on the Financial Service Register at <https://register.fca.org.uk/> where our registration number is 139855.

We are an incorporated Friendly Society registered under the 1992 Friendly Societies Act and our number is 810F. For the purposes of the Insurance Distribution Directive we are classified as an insurance undertaking. For FSCS purposes our products are classed as long-term insurance.

Our registered address is **3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP**

How to contact us

Our telephone number is 01226 741 000 and our email address is enquiries@sheffieldmutual.com

Our postal address is Sheffield Mutual Friendly Society, 3 Maple Park, Tankersley, Barnsley, S75 3DP

You may contact us in any way which is best for you, whether it is just to get more information or to apply for new policies with us.

About our service

We will always provide you with all the information you need about our products and services. We do that through this brochure, the conversations we have with you and by providing the Key Information Document for the product which you must read. The products Sheffield Mutual Friendly Society provide are the Society's own products.

We are not a financial advice company and we do not make personal recommendations about the suitability of the product for you. Provided we are satisfied that the product meets your demands and needs, and it is not inappropriate for you to buy it, the information we give enables you to make your own informed decision to proceed with the purchase.

Our team, when they speak with you, ensure that you have all the information you need and are there to answer your questions openly and honestly.

Once a year we will issue you with an annual statement which will explain the financial value of your policy with us.

Every year we publish our Solvency and Financial Condition report on our website, the report can be found under the Corporate and Governance section.

We strive to always put your best interests first and as part of that the Board has established a Conflicts of Interest Policy to ensure we continuously try to identify any conflicts that may arise between us, our directors, our employees and representatives, you the customer and our other business connections.



We establish internal processes and procedures to manage possible conflicts and to ensure you will not suffer any detriment or disadvantage should a conflict of interest ever materialise. The full Policy can be sent to you by post on request.

How we remunerate our team

We take great care to ensure our employees are remunerated in ways which do not create any conflicts of interest for them or you, and we structure their pay so that there is no inducement for poor sales practices.

We do this by paying our employees salaries with a bonus element for successfully achieving business wide targets. These payments are made by Sheffield Mutual Friendly Society. We do not pay individual sales bonuses.

How we remunerate our third parties

When we receive your application for a product which has been referred to us by a third party (such as a financial adviser) we may pay them a referral fee. We may also pay a commission to a financial adviser who has arranged your policy without giving you a personal recommendation and has simply provided you with information about this service and assisted with your paperwork. If we pay such a fee the amount will be advised within your personal illustration before we process your application.

Your financial protection

We are covered by the Financial Services Compensation Scheme (FSCS) who you can write to at PO Box 300, Mitcheldean, GL17 1DY. Telephone 0800 678 1100. Further information is available on their website – <http://www.fscs.org.uk> or by clicking on the “FSCS protected” link on our website footer.

Some of the investments underlying this product are managed on behalf of Sheffield Mutual Friendly Society by professional investment managers, and they use nominees and custodians, in respect of investments purchased and held. The investment managers and their counterparts are not covered by the compensation scheme but were they to default, and this in turn caused Sheffield Mutual Friendly Society to default, then eligible claims may still be covered by the FSCS because your contract is with Sheffield Mutual Friendly Society. The FSCS does not cover losses arising purely from investment performance.

Your data protection

We are registered with the Information Commissioners Office and our registration number is Z6719617.

We are committed to keeping your data safe and secure and we will only use it for the purposes you agreed to when you gave it to us. Our aim is to always put your interests first and we do that by adhering to the requirements of the Data Protection Act 2018 and UK GDPR.

Our full Privacy Statement can be found here www.sheffieldmutual.com/privacy-policy or we will supply a paper version if you ask us to.

Complaints

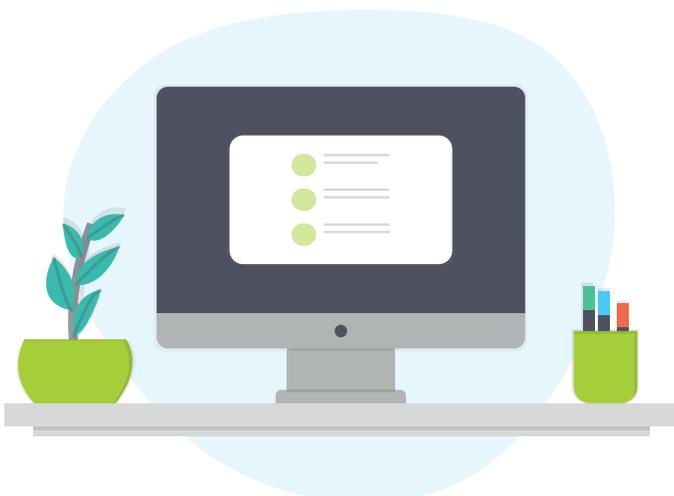
If you wish to make a complaint about us, or another person who sold or advised you on this product, then please contact us either in writing to: The Chief Executive, Sheffield Mutual Friendly Society, 3 Maple Park, Tankersley, Barnsley, S75 3DP, by telephone: 01226 741 000 or by email: enquiries@sheffieldmutual.com.

A full explanation of our approach to complaints handling can be found on the Help and Support page of our website.

If you remain dissatisfied after we have given you our final response you may refer the matter to the Financial Ombudsman Service whose address is The Financial Ombudsman Service, Exchange Tower, London, E14 9SR and telephone number 0800 0234 567 or 0300 123 9123.



Quick and easy application process, get in touch today:



www.sheffieldmutual.com



enquiries@sheffieldmutual.com



Call our team on **01226 741 000**

Calls may be monitored and recorded for your protection



Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, South Yorkshire, S75 3DP

 facebook.com/sheffieldmutual

 [@sheffieldmutual](https://twitter.com/sheffieldmutual)

 [@sheffieldmutual](https://www.instagram.com/sheffieldmutual)




**CARBON
BALANCED
PRINT**
www.carbonbalancedprint.com
CBP2225

 www.sheffieldmutual.com

 enquiries@sheffieldmutual.com

 Call our team on **01226 741 000**
Monday - Friday 9am - 5pm

Calls may be monitored and recorded for your protection

Issued by Sheffield Mutual Friendly Society. Sheffield Mutual is the trading name of Sheffield Mutual Friendly Society Limited, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley S75 3DP. The Society is incorporated and registered under the Friendly Societies Act 1992 (register no 810F) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register Number 139855).



Protected

Key Information Document

Three Year Fixed Bond



Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this product and to help you compare it with other products.

Product

The name of this product is the 'Three Year Fixed Bond'. It is provided by Sheffield Mutual Friendly Society. Our website address, where you can find detailed information about us, is www.sheffieldmutual.com and our telephone number is 01226 741 000. We are supervised by the Financial Conduct Authority in respect of the production and delivery of this Key Information Document (KID). This KID was produced on 11th February 2025.

What is this product?

Type: It is a single premium investment which allows you to invest your money with a guaranteed return after three years.

Objectives: The objective of this Bond is to provide you with a guaranteed amount after the three year term.

Intended retail investor: The Fixed Bond is designed for investors over the age of 18 who have a lump sum of between £1,000 up to £200,000 to invest for the period of three years. They will be looking for a fixed return on their investment and do not need access to their money during the term of the plan.

Insurance benefits and costs: The Bond also has life insurance. If you die or are diagnosed with a terminal illness during the term of the plan, an amount equal to the initial amount invested will be returned up to the first anniversary, the initial investment plus 1% up to the second anniversary and the initial investment plus 2% up to the maturity date. For joint life policies the death benefit is payable on the second death. The costs can be found below in the section "What are the costs?"

What are the risks and what could I get in return?

Summary Risk Indicator (SRI)



Lower risk



Higher risk

The Summary Risk Indicator assumes you keep the plan for three years.

The SRI is a guide to the level of risk of this product compared to other products and aims to show you how likely it is that the product will lose money because of movements in investment markets or because we are not able to pay you.

We have classified this product as 3 out of 7, which is "medium low". This rates potential losses from future performance as unlikely.

Performance information

All Three Year Fixed Bond policyholders pay a single premium from £1,000 to £200,000 which we invest into our Fund. The Fund is a mix of assets. The Fund invests its financial assets with Russell Investments, the Society's Outsourced Chief Investment Officer (OCIO). The OCIO invests in several diversified asset classes, including fixed interest, equities and alternative assets. As a Three Year Fixed Bond policyholder, the maturity value of your plan is unaffected by the value of this fund.

Inflation may affect the value of your payout in the future.

What could affect my return positively?

The value of the plan at maturity, or in the event of a terminal illness diagnosis or death is guaranteed at the outset of the policy.

What could affect my return negatively?

The value of the plan at maturity, or in the event of a terminal illness diagnosis or death is guaranteed at the outset of the policy.

Payouts in severely adverse market conditions

As a policyholder of our Three Year Fixed Bond, your plan will be unaffected by market conditions.

What happens if Sheffield Mutual Friendly Society is unable to pay out?

We are covered by the Financial Services Compensation Scheme (FSCS) who you can write to at PO Box 300, Mitcheldean, GL17 1DY. Telephone 0800 678 1100. Further information is available on their website – www.fscs.org.uk or by clicking on the "FSCS protected" link on our website footer.

This product is categorised as a long-term insurance policy and under the above compensation scheme eligible claims may be covered for up to 100% should Sheffield Mutual Friendly Society default. Some of the investments underlying this product are managed on behalf of Sheffield Mutual Friendly Society by professional investment managers, and they use nominees and custodians, in respect of investments purchased and held. The investment managers and their counterparts are not covered by the compensation scheme but were they to default, and this in turn caused Sheffield Mutual Friendly Society to default, then you would still be covered by the FSCS because your contract is with Sheffield Mutual Friendly Society. The FSCS does not cover losses arising purely from investment performance.

What are the costs?

Table 1: Cost over time

The Reduction in Yield (RIY) shows what impact the total costs you pay will have on the investment return you might get. The total costs take into account one-off, ongoing and incidental costs.

The amounts shown here are the cumulative costs of the product itself, for three different holding periods. They include potential early exit penalties. The figures assume you invest £10,000. The figures are estimates and may change in the future. The figures shown include all the costs of the product itself but may not include all the costs that you pay to your advisor or distributor. The person selling you or advising you about this product may charge you other costs. If so, this person will provide you with information about these costs and show you the impact that all costs will have on your investment over time.

Investment £10,000 If cashed in after... Scenarios	1 year	3 years	5 years (at the Recommended Holding Period)
Total costs	£0	£0	£0
Impact on Return (RIY) each year	0%	0%	0%

Table 2: Composition of Costs

The table below shows:

- the impact each year of the different types of costs on the investment return you might get at the end of the recommended holding period;
- the meaning of the different cost categories.

This table shows the impact on return each year			
One-off costs	Entry costs	0.0%	The impact of the costs you pay when entering into your investment.
	Exit costs	0.0%	The impact of the costs of exiting your investment when it matures.
Ongoing costs	Portfolio transaction costs	0.0%	The impact of the costs of us buying and selling underlying investments for the product.
	Other ongoing costs	0.0%	The impact of the costs that we take each year for managing your investments.
Incidental costs	Performance/other costs	0.0%	This product does not have any performance or other incidental fees.

How long should I hold it and can I take money out early?

The Bond has a three year term and should be held for this full period. You are unable to surrender the plan during the term, no withdrawals are permitted during the term of the policy.

How can I complain?

If you wish to make a complaint about us, or another person who sold or advised you on this product, then please contact us either in writing to: The Chief Executive, Sheffield Mutual Friendly Society, 3 Maple Park, Maple Court, Wentworth Business Park, Tankersley, Barnsley, S75 3DP, by telephone: 01226 741 000 or by email: enquiries@sheffieldmutual.com. A full explanation of our approach to complaints handling can be found on our website at www.sheffieldmutual.com/how-to-make-a-complaint.

Other relevant information

Cancellation rights: After your proposal is accepted you will receive a notice of your right to cancel. You will then have 30 days in which to change your mind, and you will be returned any money you have paid, free of any charges.

Law: In legal disputes the Law of England will apply.

Legislation: All or any of the benefits, the premiums, or the policy conditions may be adjusted as deemed appropriate:

- If there is any change in law or taxation affecting the policy
- If any levy is imposed on the Society under statute or statutory authority
- As a consequence of any amendment to general laws

Notice would be given of any such adjustments.

Solvency II Directive: We are required to provide you with easy access to a Solvency and Financial Condition Report and you can obtain this via our website at www.sheffieldmutual.com/corporate or by calling 01226 741 000.

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Client agreement (the “agreement”)

1. We treat all customers who invest with us direct as retail clients. This gives you the greatest level of protection under the financial services regulations and ensures you get full information about the product(s) you buy. You should read this agreement together with the product Key Information Document, product brochure and optional personal illustration, as they form the basis of your product relationship with us.
2. As Sheffield Mutual Friendly Society Limited (Sheffield Mutual) does not provide advice it will be classed as a non-advised sale. All decisions in relation to the investment will be and have been made by you alone and the Society has provided you only factual information. We are providing you with all the information and assistance you need to arrive at your own informed decision to take out the product(s) based on your own understanding.
3. If you then require further clarification after reading the Key Information Document you agree to read the additional information available from us, or contact us to discuss anything you do not understand. The onus is on you to understand what you are buying based on all the information we provide to you.
4. If you are not confident that you understand the product(s), its risks and whether it is right for you, please speak to a specialist adviser. If you wish to talk to an independent financial adviser in your local area you can find one online at www.unbiased.co.uk or www.vouchedfor.co.uk.
5. When we pay a fee, commission or non-monetary benefit to someone who introduces you to us, without that person giving you financial advice, we will notify you of the payment made.
6. Details about making a complaint and the Financial Services Compensation Scheme (FSCS) can be found in the Key Information Document, which has been provided to you in your policy application pack.
7. We may need to undertake checks to comply with current anti-money laundering requirements. This will normally be carried out electronically through a credit reference agency, we may keep a record of the search on your credit file, but will not affect your credit rating.
8. In processing a policy application for you, we will have collected personal data about you. We will hold and manage this data in accordance with the requirements and standards set by the Data Protection Act 2018 and any other Data Protection Regulation which may apply in the future. Your data will be held securely and will only be processed for the reasons allowed by data protection regulations.

We will at all times publish our data protection privacy policy on our website or supply a written version upon request.

9. If you have given us consent to contact you regarding other products and services, you may withdraw this consent at any time either by notifying us in writing, by email, by phone, or by submitting your contact preferences on our website.
10. You understand that we have a legal obligation to ensure that the information within our records about you is kept up to date, so please let us know if any of your details change, such as your address. When you provide information to us in connection with the application for a policy it must be accurate and truthful in all respects. There is a risk that providing inaccurate or false information could cause the policy to be invalid and you may suffer loss as a result.
11. In the event of a claim, or at maturity of a policy, you must supply us with all information we may request at that time to enable us to assist us in making payment to you. All information provided must be accurate and truthful.

Non-advised sale letter

I confirm that I have read and understood this agreement and acknowledge that all decisions in relation to this investment will be and have been made by me, and that the Society has only provided me with factual information in relation to the product. I acknowledge that I have not received advice and/or a personal recommendation from Sheffield Mutual or its introducers.

I understand that as this is a non-advised sale, Sheffield Mutual takes no responsibility for the suitability of the product and that I will lose some of the regulatory protection which I may otherwise have. Specifically, I understand that it is unlikely that I would be able to make a complaint against the Society should the product(s) prove to be unsuitable for me.

Before we can provide the product to you we will establish that your decision to open this policy seems a satisfactory way forward for you. If we believe that not to be the case, we may refuse to provide the product. We will establish this by way of a short two part questionnaire which you agree to complete on application. This is not a suitability test and by agreeing to open the policy based on your answers, **Sheffield Mutual is not confirming that the policy is suitable for you.** (Words in the singular shall include the plural for joint policyholders).

To be signed by the policyholder or by the proposer if the policyholder is under 16. Joint applicants must both sign.

Name of Client 1	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>
Name of Client 2	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>

Signed for and on behalf of **Sheffield Mutual Friendly Society**

Signed



Paul Galloway,
Chief Operating Officer.



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Three Year Fixed Bond



Is this product right for me?

Financial services regulation requires us to assess whether this product you are considering, on a non-advised basis, is appropriate for you and meets your financial demands and needs.

Please complete/tick an answer for ALL the questions below and sign/date at the bottom of the form.

This form should be completed and signed by the sole/first named policyholder.

Title: (Mr/Mrs/Miss/Other) Forename(s): Surname:

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Do you pay tax in a country or territory other than the UK? If **yes**, please state the country(s) or territory(s) you pay tax in and provide your tax reference number :

Policyholder 1 Yes: <input type="checkbox"/>	Country/Territory	Tax reference
Policyholder 2 Yes: <input type="checkbox"/>	Country/Territory	Tax reference

Section A: Demands and needs.

- a) I am looking for a product that locks away my investment for three years Yes: No:
- b) I require a product with a fixed rate of interest which will not change for the length of the policy Yes: No:

Section B: Appropriateness test.

- a) I have knowledge and familiarity with savings and/or investment products Yes: No:
- b) I understand how this product works and the risks associated with not being able to access the investment for three years Yes: No:
- c) Please state your level of education No education:
Formal education or other qualification:

I confirm I have not received advice from Sheffield Mutual and chose this plan based on the product literature and Key Information Document. I have read, understood and signed the attached 'client agreement' and 'non-advised sale letter'.

Signed: Dated:

Please return this form with your application form, client agreement & non-advised sale letter. We will send you a copy signed by us for your records.

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 www.sheffieldmutual.com

 enquiries@sheffieldmutual.com

 Call our team on **01226 741 000**
Calls may be monitored and recorded for your protection

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Application for a Three Year Fixed Bond



All information given will be treated in the strictest confidence. Please complete this form in **BLOCK CAPITALS**

1. Details of the first policyholder

Title: Forename(s): Surname:

Date of birth: / /

National Insurance number:

Permanent residential address:

Postcode:

Telephone: (home)

Mobile:

Email:

Occupation:

2. Details of second policyholder (if applicable)

Title: Forename(s): Surname:

Date of birth: / /

National Insurance number:

Permanent residential address:

Postcode:

Telephone: (home)

Mobile:

Email:

Occupation:

3. Policy details

	Term	Investment amount (£)
Policy	Three years	<input type="text"/>

Source of funds:

E.g. Bonuses, dividends, business activities, compensation, employment, family wealth, gambling winnings, gift, inheritance, investments, property sale, savings.

4. General information

Where did you hear about us?

If you have a promotional code, please enter it here:

5. Using your personal information

Sheffield Mutual takes your privacy seriously and we will use the personal information supplied on this form and information we obtain from other sources to verify your identity and to administer this policy. If we are unable to verify your identity from these sources, we'll contact you asking you to provide us with adequate proof of identity.

Your personal information may be obtained from / passed to legal and regulatory bodies, auditors, your financial adviser, credit and fraud prevention agencies and third party service providers as necessary for the performance of this contract. We'll retain your personal information for a reasonable period after your plan has ended.

For further information on how your personal data is used, how we maintain the security of your data and your rights to access / remove the data we hold, please visit www.sheffieldmutual.com/privacy or write to us at the address overleaf.

Continued overleaf..

6. Please help us to keep in contact with you

CRAFV01

Sheffield Mutual will never sell your personal data to any third parties.

We would, however, like to keep you up to date with Society news, offers, competitions and other products and services that we offer. We use MailChimp for our marketing/service emails. Please let us know how you'd like to be contacted below.

I agree to Sheffield Mutual contacting me: By Email By Post By Telephone By Text

You can update your contact preferences easily at any time by phone, email, in writing, on our website or Member Portal.

7. Note carefully

Failure to take reasonable care to provide accurate and complete information in response to the questions we ask could affect the terms of your insurance contract. Whilst the Society aims to provide good outcomes, making a deliberate or reckless misrepresentation could result in your insurance contract becoming void, which means the policy will not pay out.

8. Declaration: To be completed by the policyholder/s

I declare that all the statements made in this proposal are to the best of my knowledge and belief, correct and complete. I agree that such statements and this declaration shall be the basis of the contract between me and the Sheffield Mutual Friendly Society and that any policy issued on the basis of this proposal shall be subject to the rules of the Society, from time to time in force, to which I will abide and conform.

I further understand that I may cancel the policy by giving notice in writing and returning the policy documents within 30 days of the policy issue date and that I will be entitled to the full refund of any investment made less, (at the discretion of the Society), any charge for management.

Important - By signing this declaration you are agreeing to our Fixed Bond terms and conditions, which are set out in the product brochure, product Key Information Document and policy conditions. For your own benefit and protection you should read these documents carefully before signing the proposal form. If you do not understand any point please ask for further information before proceeding.

Signature of first policyholder (section 1): Date: / /

Signature of second policyholder (section 2 if applicable): Date: / /

If this application has been submitted by a Financial Adviser / Introducer please confirm your wish for us to supply information to them on request by signing below. I hereby agree to Sheffield Mutual providing information about this policy to the named company below at their request.

Signature of policyholder(s): Date: / /

For Financial Adviser / Introducer use only: Please complete as appropriate.

IFA advised sale IFA non-advised sale Introducer Agency code

Please note: if your client doesn't sign the section above we may not be able to give you any information about this policy in the future.

Name of Intermediary: Company name:

Telephone: Email:

Where do you want the documentation to go to? (Please tick): Client Adviser Original to client & copy to adviser

A copy of the policy conditions are available on request from the Society

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