

Summary of Interest Rates

as at 31 January 2017

This leaflet has details of the current range of variable rate savings accounts and the rates applied to our variable rate savings accounts that are no longer available to open. These rates apply from 21 February 2016 to 31 January 2017.

Summary of Bank of England Base Rates during 2016

Previous rate from 21 February 2016	0.50%
Current rate from 4 August 2016	0.25%

When is interest paid?

Interest is paid annually unless stated otherwise. You will be notified of any changes in interest rates in accordance with the Society's General Investment Conditions/Online Account Conditions (as applicable).

All variable rate accounts details in this leaflet will pay a default interest rate of 0.05% Gross¹ p.a./AER² or 0.05% Tax-free³ p.a./AER² where the balance falls below the minimum stated in the product terms and conditions.

The Society is covered by the Financial Ombudsman Service. The Society's main business is the provision of savings products, mortgages and general insurance. The Society offers some savings products that may be operated through branches, online and by post and certain products which can be operated online or by post only. Cash ISAs are available to individuals aged 16 or over who are resident in the UK for tax purposes.⁴ We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training). Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at fca.org.uk or by calling the FCA on 0800 111 6768. Other taxes or costs may exist that are not paid by Leeds Building Society. Head Office: 105 Albion Street, Leeds LS1 5AS.

Notes:

1 Gross means the rate of interest payable before the deduction of income tax at the rate specified by law.

2 AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

3 Tax-free means that the interest payable is exempt from income tax.

Variable rate accounts currently available to new investors

Account name and balance required to achieve rate	Current interest rate Gross ¹ %/AER ²
Access Saver (Issue 2) £100+	Launched 26/08/2016 0.50
Access Saver Monthly (Issue 2) £100+	Launched 30/08/2016 0.40
Blue and Amber (Issue 5) £100+	Launched 26/08/2016 0.50
DinoSaver/Vault £10+	As of 21/02/2016 1.50
Limited Issue Online Saver £5,000+ If the balance exceeds £350,000	As of 21/02/2016 1.00 0.75
Rainy Day Saver (Issue 7) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000	Launched 06/10/2016 0.90 0.85 0.80 0.40
RegularSaver (Issue 4) £50+ Plus variable 1.80% conditional bonus. See product terms and conditions for details.	Launched 02/09/2016 0.50
Ronnie the Rhino Youngsaver £10+	As of 21/02/2016 1.50

Variable rate accounts not available to open

Account name and balance required to achieve rate	Previous interest rate Gross ¹ %/AER ²	Previous interest rate Gross ¹ %/AER ²	Current interest rate Gross ¹ %/AER ²
Access Saver £100+		As of 21/02/2016 0.75	As of 05/12/2016 0.50
Access Saver Monthly £100+		As of 21/02/2016 0.50	As of 05/12/2016 0.40
Advance Access Account £50,000+ £25,000+ £2,500+ £100+	As of 21/02/2016 1.25 1.20 1.10 1.00	As of 16/06/2016 0.75 0.75 0.75 0.75	As of 05/12/2016 0.50 0.50 0.50 0.50
Advance Access Account Monthly £50,000+ £25,000+ £2,500+ £100+	As of 21/02/2016 1.00 0.95 0.85 0.75	As of 16/06/2016 0.50 0.50 0.50 0.50	As of 05/12/2016 0.40 0.40 0.40 0.40
Albion Payment Account/ Albion Access Account £50,000+ £25,000+ £2,500+ £100+	As of 21/02/2016 1.50 1.40 1.20 1.00	As of 23/05/2016 1.00 1.00 1.00 1.00	As of 05/12/2016 0.75 0.75 0.75 0.75
Blue and Amber Account (Issue 2) £100+		As of 21/02/2016 1.25	As of 05/12/2016 1.00
Blue and Amber Account (Issue 3) £100+		As of 21/02/2016 0.75	As of 05/12/2016 0.50

Variable rate accounts not available to open (continued)

Account name and balance required to achieve rate	Previous interest rate Gross ¹ %/AER ²	Previous interest rate Gross ¹ %/AER ²	Current interest rate Gross ¹ %/AER ²
Blue and Amber Account (Issue 4) £100+		As of 21/02/2016 1.00	As of 05/12/2016 0.75
Caring Saver £10,000+ £5,000+ £1,000+ £100+		As of 21/02/2016 1.50 1.00 0.55 0.50	As of 05/12/2016 1.25 0.75 0.40 0.40
Caring Saver (Issue 2) £500+		As of 21/02/2016 0.55	As of 05/12/2016 0.40
Deposit Access Account £100+	As of 21/02/2016 1.25	As of 04/07/2016 0.75	As of 05/12/2016 0.50
Deposit Access Account Monthly £100+	As of 21/02/2016 1.00	As of 04/07/2016 0.50	As of 05/12/2016 0.40
Easy Access Account Annual and Monthly £50,000+ £25,000+ £0+		As of 21/02/2016 1.00 0.75 0.50	As of 18/11/2016 0.75 0.50 0.40
Easy Saver £15,000+ £5,000+ £1+		Launched 17/06/2016 1.00 0.85 0.75	As of 05/12/2016 0.75 0.60 0.50
E-Saver £100+		As of 21/02/2016 1.25	As of 09/12/2016 1.00
E-Saver (Issue 2) £100+		Launched 02/03/2016 1.00	As of 09/12/2016 0.75
E-Saver (Issue 3) £100+			Launched 26/08/2016 0.75
Everyday Saver £100+	As of 21/02/2016 1.25	As of 06/06/2016 0.75	As of 05/12/2016 0.50
Everyday Saver Monthly £100+	As of 21/02/2016 1.00	As of 06/06/2016 0.50	As of 05/12/2016 0.40
Everyday Saver (Issue 2) £100+		As of 21/02/2016 1.00	As of 05/12/2016 0.75
Flexible Access Account £1+	As of 21/02/2016 1.75	As of 18/04/2016 1.00	As of 05/12/2016 0.75
Flexible Access Account Monthly £1+	As of 21/02/2016 1.75	As of 18/04/2016 0.75	As of 05/12/2016 0.50
Flexible RegularSaver £20+ Plus variable 0.25% conditional bonus. See product terms and conditions for details		As of 21/02/2016 1.25	As of 09/12/2016 1.00
i-Save £10+	As of 21/02/2016 1.25	As of 11/08/2016 0.75	As of 05/12/2016 0.50
Loyalty i-Save £15,000+ £5,000+ £10+	As of 21/02/2016 1.50 1.50 1.50	As of 04/08/2016 1.00 0.85 0.75	As of 05/12/2016 0.75 0.60 0.50
Maturity Access Saver £100+	As of 21/02/2016 1.00	As of 11/08/2016 0.75	As of 05/12/2016 0.50

Variable rate accounts not available to open (continued)

Account name and balance required to achieve rate	Previous interest rate Gross ¹ %/AER ²	Previous interest rate Gross ¹ %/AER ²	Current interest rate Gross ¹ %/AER ²
Maturity Access Saver Monthly £100+		As of 21/02/2016 0.75	As of 05/12/2016 0.50
Maturity Blue and Amber (Issue 2) £10+		As of 21/02/2016 1.25	As of 05/12/2016 1.00
Mortgage Saver £20+		As of 21/02/2016 1.50	As of 05/12/2016 1.25
Online Access Saver £100+	As of 21/02/2016 1.25	As of 11/04/2016 1.00	As of 09/12/2016 0.75
Payment Saver Account/ Savings Access Account £150,000+ £100,000+ £100+	As of 21/02/2016 1.25 0.85 0.50	As of 15/09/2016 0.50 0.50 0.50	As of 05/12/2016 0.40 0.40 0.40
Rainy Day Saver (Issue 1) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000		As of 21/02/2016 1.35 1.25 1.15 1.00	As of 09/12/2016 1.10 1.00 0.90 0.40
Rainy Day Saver (Issue 2) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000		Launched 26/02/2016 1.25 1.20 1.15 1.00	As of 09/12/2016 1.00 0.95 0.90 0.40
Rainy Day Saver (Issue 3) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000		Launched 08/04/2016 1.15 1.10 1.05 1.00	As of 09/12/2016 0.90 0.85 0.80 0.40
Rainy Day Saver (Issue 4) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000		Launched 17/06/2016 1.15 1.10 1.05 0.50	As of 09/12/2016 0.90 0.85 0.80 0.40
Rainy Day Saver (Issue 5) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000			Launched 23/08/2016 1.05 1.00 0.95 0.40
Rainy Day Saver (Issue 6) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000			Launched 23/09/2016 1.00 0.95 0.90 0.40
RegularSaver (Issue 3) £50+ Plus variable 1.80% conditional bonus until 31/10/2016. From 1/11/2016 an unconditional bonus of 1.80% will be paid until 31/10/2017.		As of 21/02/2016 1.25	As of 01/02/2017 0.50
Web Saver £100+			As of 21/02/2016 0.75
Young Saver £10+			As of 21/02/2016 1.50

Variable rate tax-free accounts currently available to new investors

Account name and balance required to achieve rate	Current interest rate Tax-free ³ %/AER ²
Access ISA (Issue 2) £1+	Launched 26/08/2016 0.50
Rainy Day ISA (Issue 3) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000	Launched 06/10/2016 0.90 0.85 0.80 0.40
eISA (Issue 3) £1+	Launched 26/08/2016 0.75

Variable rate tax-free accounts not available to open

Account name and balance required to achieve rate	Previous interest rate Tax-free ³ %/AER ²	Previous interest rate Tax-free ³ %/AER ²	Current interest rate Tax-free ³ %/AER ²
Access ISA £1+		As of 21/02/2016 0.75	As of 09/12/2016 0.50
Access ISA monthly £1+		As of 21/02/2016 0.50	As of 09/12/2016 0.40
Child Trust Fund Bonus Saver			As of 21/02/2016 1.90
Child Trust Fund (previously from Mercantile Building Society)			As of 21/02/2016 2.30
E-ISA £1+		As of 21/02/2016 1.25	As of 09/12/2016 1.00
E-ISA (Issue 2) £1+		Launched 02/03/2016 1.00	As of 09/12/2016 0.75
Everyday ISA £1+	As of 21/02/2016 1.25	As of 06/06/2016 0.75	As of 09/12/2016 0.50
Everyday ISA (Issue 2) £1+		21/02/2016 1.00	As of 09/12/2016 0.75
ISA Saver £15,000+ £5,000+ £1+		Launched 22/04/2016 1.00 0.85 0.75	As of 18/11/2016 0.75 0.60 0.50
Maturity Access ISA £100+	As of 21/02/2016 1.00	As of 11/08/2016 0.75	As of 09/12/2016 0.50
Rainy Day ISA (Issue 1) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000			Launched 26/08/2016 1.05 1.00 0.95 0.40
Rainy Day ISA (Issue 2) £50,000+ £25,000+ £10,000+ If the balance exceeds £250,000			Launched 23/09/2016 1.00 0.95 0.90 0.40
Web ISA £1+			As of 21/02/2016 0.75

Tracker rate accounts not available to open

The following accounts track the Bank of England Base Rate

Account name and balance required to achieve rate	Previous interest rate Gross ¹ %/AER ²	Previous interest rate Gross ¹ %/AER ²	Current interest rate Gross ¹ %/AER ²
Maturity Tracker Account (Issue 9) £1+		As of 21/02/2016 1.00	As of 01/09/2016 0.75
Maturity Tracker Account Monthly (Issue 9) £1+		As of 21/02/2016 0.95	As of 01/09/2016 0.70

Tracker rate tax-free accounts not available to open

The following accounts track the Bank of England Base Rate

Account name and balance required to achieve rate	Previous interest rate Tax-free ³ %/AER ²	Previous interest rate Tax-free ³ %/AER ²	Current interest rate Tax-free ³ %/AER ²
Maturity Tracker ISA (Issue 10) £1+		As of 21/02/2016 1.00	As of 01/09/2016 0.75

Closed accounts

Products closed between 01/03/2016 and 03/10/2016

Closed Product Name	New Product Name
Easy Access Tracker ISA	Access ISA
Maturity Tracker ISA (Issue 8 and 9)	
Easy Access Tracker ISA Monthly	Access ISA Monthly
Easy Access Tracker	Access Saver
Flexible Tracker Account	
Maturity Tracker Account (Issue 7 and 8)	
Easy Access Tracker Monthly	Access Saver Monthly
Maturity Tracker Account Monthly (Issue 7 and 8)	
Member Loyalty Account	Easy Saver
Loyalty ISA	ISA Saver
Maturity Tracker ISA (Issue 7)	Maturity Access ISA
Maturity Tracker Account (Issue 6)	Maturity Access Saver
Maturity Tracker Account Monthly (Issue 6)	Maturity Access Saver Monthly
Online Access Tracker	Web Saver

Affinity contributions

Account name	Recipient
Blue and Amber Account (Issue 2, 3, 4 and 5)	We make a donation equivalent to 1% of total balances held in the account to Leeds Rhinos Rugby Club
Caring Saver and Caring Saver (Issue 2)	We make a donation equivalent to 1% of the average balances held in all Caring Saver accounts to named charities of the Society's choice

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