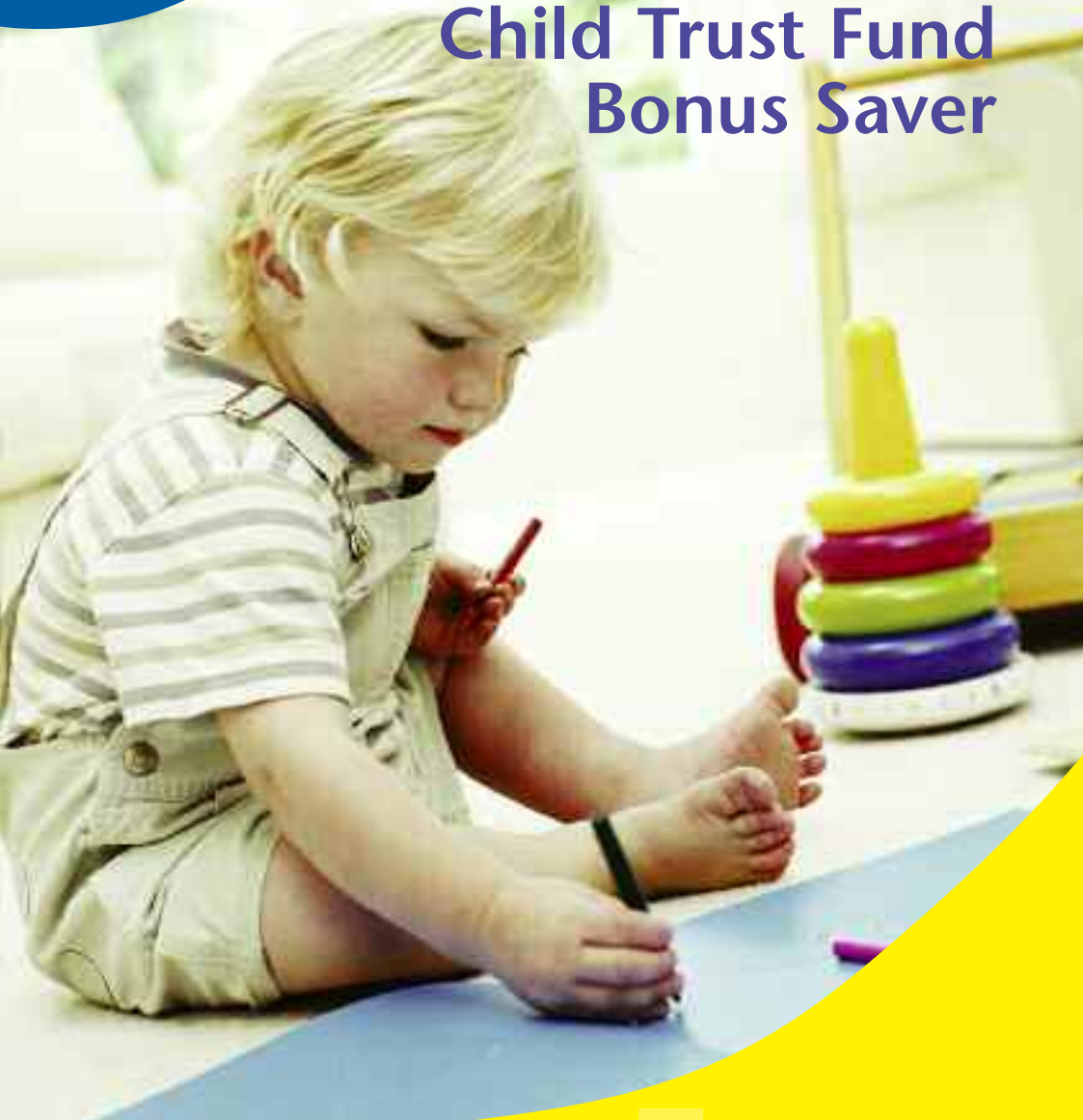


Savings

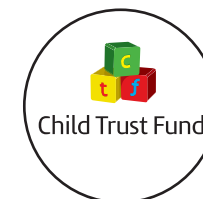
Non-stakeholder Child Trust Fund Bonus Saver



Non-stakeholder

Leeds Building Society CTF Bonus Saver Account (Issue 2)

The Leeds Building Society Child Trust Fund Bonus Saver Account (Issue 2) is a cash based savings account which provides a risk free home to save for your child's future.



You can top up the account with additional contributions of up to £1,200 each year. This could be with payments as small as a £10 birthday or Christmas gift or you could choose to make a regular monthly payment into the account.

A great savings rate

The account guarantees to pay a rate of interest that is not less than 1% below Bank of England Base Rate for the term.

Added bonus

Your child could also benefit from an additional 1.25% p.a. bonus. To qualify for this bonus you must make two further £600 contributions, one per year for the next two years to the account between the account opening date and each of your child's next two birthday anniversaries. This bonus will be paid in addition to other interest payable on your child's birthday. The bonus is payable on the first and second birthday anniversaries from the account opening date, but not on any further birthday anniversaries.



Leeds
Building Society

Tax-free savings

There's no personal tax to pay on any growth in a CTF account and the money your child receives when they are 18 is tax free (provided they are a UK resident at the time).

Tax free means free from income and capital gains taxes for plans taken out under current legislation – this favourable tax treatment may not be available in the future.

The Leeds Building Society CTF Bonus Saver Account provides a guarantee to return your child's capital on their 18th birthday.



How do I open a Leeds Building Society Child Trust Fund Bonus Saver Account?

To open an account at a branch or by post you only need to provide:

- ◆ A fully completed and signed application form
- ◆ A deposit for your investment (for postal applications, a personal cheque is preferred).
- ◆ The voucher

Under the Money Laundering Regulations and Financial Services Authority rules, we are required to verify the identity of investors. For our current requirements, please see the General Investment Conditions leaflet. Alternatively, you may contact your local branch, call our Customer Helpline on 0113 225 7777 or visit our website.

What if I need advice?

If you feel that after reading this information you require advice, please see an Independent Financial Advisor. Leeds Building Society does not offer this service.

What if I change my mind?

If you apply by post you have 14 days to notify us (in writing) if you are not happy with your choice of account.

Please write to:

**Investment Services,
Leeds Building Society,
105 Albion Street,
Leeds LS1 5AS.**

The account will only be opened once the 14 day period has expired. Within that period we will, if instructed by you, return the voucher to the Registered Contact. You are not able to cancel a CTF once it is open, you may only transfer to another provider.

What if I have a complaint?

We aim to provide a high quality service to customers at all times. Unfortunately mistakes do occur, but when this happens we shall do our best to resolve problems or misunderstandings which arise.

Should you need to refer a matter of complaint to us, details of the procedure are available from your local branch or our Customer Helpline.

Ultimately, your complaint may be referred to the Financial Ombudsman Service of South Quay Plaza, 183 Marsh Wall, London E14 9SR or the Financial Services Authority of 25 The Colonnade, Canary Wharf, London E14 5HS.

Summary Box Key Product Information for Our Savings Accounts

Account Name	CTF Bonus Saver Account (Issue 2) - Non-stakeholder
Interest Rate (AERs)	Guaranteed to pay a rate of interest that is not less than 1% below the Bank of England Base Rate for the term. An additional Bonus of 1.25% is payable subject to the conditions below.
Tax Status	This is a tax-free account so interest payable is exempt from income tax.
Conditions for bonus payment	An additional bonus of 1.25% p.a. is payable if two further £600 annual contributions, one per year for the next two years, are made to the account between the account opening date and each of your child's next two birthday anniversaries. The bonus will be paid in addition to other interest payable on your child's birthday. The bonus is payable on the first and second birthday anniversaries from the account opening date, but not on any further birthday anniversaries.
Withdrawal arrangements	Access to funds is only available when the child is 18 years of age and only the child can access the funds.
Access	Account can be opened through any of our branches, or by post and can be operated through any of our branches or by post.

Other product features

Minimum and maximum investment

The minimum investment is the £250 Voucher (this must be used to open the account). The maximum investment is £1,200 per year in addition to the HM Revenue & Customs' contribution.

When is interest paid?

Interest is paid annually, on the day before the child's birthday.

How is interest paid?

Interest is added to the account.

Transfers

You can transfer the Account free of charge to a different provider at any time, subject to the agreement of the new provider.



Terms and Conditions

The Society's General Investment Conditions will apply unless (and to the extent that) they are inconsistent with these Terms and Conditions. (effective from date of account opening).

1. Only one Child Trust Fund account ("Account") may be opened per eligible child. (Eligible children are those who are born on or after 1 September 2002, who live in the UK and who have been awarded Child Benefit).
2. The Account will be opened and operated by us in accordance with the Child Trust Funds Regulations 2004 (as may be amended from time to time).
3. The Account may not be held in joint names or by a Trustee.
4. An application for the Account must be made by a person aged 16 or over who has parental responsibility for the eligible child ("Registered Contact"). Where the eligible child is 16 or over, only the child can open the Account. The Account will be opened in the name of the child.
5. In order to open the Account, the Registered Contact must hand over the original Child Trust Fund voucher issued under the Child Trust Funds Act 2004 ("the Voucher") to the Society. A copy of the Voucher is not acceptable. The Voucher will only be returned to the Registered Contact should the Account application not proceed for any reason. Where an application to open the Account is made by post, the Account will be opened once any cooling off period has expired, and interest will be paid from the date of account opening and will not be backdated to the date of receipt of the application. The minimum initial deposit required to open the Account will be the amount as stated on the Voucher.
6. We will act on instructions from the Registered Contact until the child reaches 16. Once the child reaches 16, the child will need to apply to become the Registered Contact on the account and we will only act on instructions issued by the child, even if the Registered Contact details are not updated. If the child does not apply to be the Registered Contact, we will continue to act on the last instructions given by the person who was Registered Contact before the 16th birthday of the child.
7. Guaranteed to pay a rate of interest that is not less than 1% below the Bank of England Base Rate for the term. An additional bonus of 1.25% p.a. is payable if two further £600 annual contributions, one per year for the next two years, are made to the account between the account opening date and each of your child's next two birthday anniversaries. This bonus will be paid in addition to other interest payable on your child's birthday. The bonus is payable on the first and second birthday anniversaries from the account opening date, but not on any further birthday anniversaries.
8. The interest rate payable on the account is variable and may be changed, in accordance with the Society's General Investment Conditions.
9. Interest will be paid annually, on the day before the child's birthday.
10. Interest will be exempt from UK income tax provided that all terms and conditions are met. The tax treatment of Child Trust Funds may change.
11. We will notify you if the Account is no longer exempt from tax or if the Account fails to comply with the Child Trust Funds Regulations 2004 (as may be amended from time to time) and becomes void or is no longer exempt from income tax.
12. Additional contributions may be made to the Account, up to a maximum of £1,200 per subscription year (excluding the Government contribution(s)). The first subscription year runs from the date of opening the Account until the day before the child's next birthday. Subsequent subscription years run from the child's previous birthday to the day before the next birthday. If the maximum subscription is not made in any subscription year, the amount cannot be carried over to the following subscription year. The maximum subscription levels are set by the Government and may be amended from time to time.
13. Additional subscriptions that exceed the annual subscription limits in any subscription year will be returned. The amount of the excess will be returned either to the third party that sent it (if known) or to the Registered Contact. Repayment is subject to the Society having sufficient information to make it and will normally be made by cheque.
14. An additional (as yet unquantified) contribution may be made by the Government on the child's 7th birthday.
15. No withdrawals can be made from the account before the child's 18th birthday except in the following circumstances: where we receive notice from the HM Revenue & Customs that the child has died under the age of 18 or where we receive notice from the HM Revenue & Customs that withdrawals are authorised where the child is terminally ill. Any tax exemption will end on the death of the child.
16. Once the child reaches 18, the account will transfer to one of our instant access accounts available at that time and will be subject to the terms and conditions of such an account as may be in force at that time. We will write to the child prior to the transfer, setting out the available options.
17. An annual statement will be issued within 61 days of the child's birthday. The statement will show the transactions on and the balance of the account.
18. You can transfer the Account free of charge to a different provider at any time, subject to the agreement of the new provider. Your request to transfer must be made in writing, stipulating the time within which the transfer is to be made (you must allow a minimum of 28 days in which we may carry out your instructions).
19. Transfers to the Account from different providers will be accepted free of charge.
20. The child will be the beneficial owner of all funds in the Account. Any additional subscriptions made to the account are treated as gifts to the child and cannot be revoked. The Account may not be used as security for a loan.

Application form Checklist

Please remember!

Whichever way you choose to open your child's account, you **MUST** send in the voucher before we can go ahead.

- Have you enclosed the CTF voucher and written the Unique Reference Number clearly on the application form?
- Has the Registered Contact fully completed, signed and dated the application?

Where can I get more information on the Child Trust Fund?

In the first instance we would recommend contacting HM Revenue & Customs either by logging on to:

www.childtrustfund.gov.uk

or phoning the helpline on **0845 302 1470** (8am-8pm).

Alternatively please feel free to contact your local Leeds Building Society Branch or call our customer helpline on **0113 225 7777** for further assistance.

Leeds Building Society is a member of the Building Societies' Association. The Society is a participant in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. Payments under the Scheme are limited to a maximum of £50,000 or €50,000 (whichever figure is higher on the day of default) of an investor's total shares and/or deposits in a society. Most investors are covered, including individuals and small firms. A small number of categories of shares and deposits are not covered, for example deferred shares - permanent interest bearing shares. Although most shares and deposits are denominated in sterling, all other currencies are covered. Further details are available on request from the Society.

The Society is covered by the Financial Ombudsman Service. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

The Society's main business is the provision of savings products, mortgages and general insurance. The Society offers some investment products that may be operated through branches and by post and certain products which can be operated by post only.

Leeds Building Society is authorised and regulated by the Financial Services Authority and our registration number is 164992. You can check this on the FSA Register by visiting the FSA website at www.moneymadeclear.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Other taxes or costs may exist that are not paid by Leeds Building Society.

Large text, Braille and audio tape versions of our brochures are available on request.



**PLEASE COMPLETE ALL THE SECTIONS OF THIS APPLICATION FORM THAT ARE MARKED WITH AN *
IN BLACK INK AND USING BLOCK CAPITALS.**

Opened Date

Cashier No. Branch

ACCOUNT NUMBER

ACCOUNT DESCRIPTION

Applicant's title*

Forenames and surname*

Applicant's date of birth*

(in full)

Applicant's address* (Not child)

Postcode

How long have you lived at this address?

years months

Residential status?

Owner occupier Tenant Living with friends Living with family

If you have lived at your current address for less than 3 years, please provide your previous address.

Postcode

How long did you live at this address?

years months

Residential status?

Owner occupier Tenant Living with friends Living with family

(Enter details above for first applicant. If different, or there are other applicants please attach details on a separate sheet)

I apply to open a CTF for:

Child's title* Forenames and surname* (in full)

Child's address*

Child's date of birth* (as on voucher)

Child's unique reference number* (as on voucher)

Expiry date* (as on voucher)

I declare that:

- I am aged 18 or over
- I have parental responsibility for the child
- I will be the registered contact for the CTF
- I have not received any advice in choosing the non-stakeholder CTF and I have been provided with details of the CTF products available through Leeds Building Society.
- I authorise **Leeds Building Society**
 - To hold the child's HM Revenue & Customs' contributions, subscriptions, CTF investments, interest, dividends and any other rights or proceeds in respect of those investments and cash, and
 - To act in my name in respect of CTF investments.
- I agree to the Leeds Building Society CTF terms and conditions.
- I can confirm that I have received a copy of the Society's General Investment Conditions (contained in a separate leaflet) and the latest Summary Financial Statement;
- I declare that this application form has been completed to the best of my knowledge and belief.
- **YOU WERE A SHAREHOLDING MEMBER OF THE BUILDING SOCIETY ON 28TH FEBRUARY 1999 AND HAVE TO GO TO THE BUILDING SOCIETY'S OFFICE TO SIGN THE APPLICATION FORM. PLEASE GO TO THE SIGNATURE BOX. ALL OTHER APPLICANTS SHOULD READ ON.**

I understand and agree that:

- By applying to open a share account on or after 1st March, 1999, I agree with the Society and Leeds Building Society Charitable Foundation ("the Foundation") that I will assign to the Foundation (or to any charity(ies) nominated by it, but to no other person) the rights to any relevant conversion benefits (defined below). This obligation will not apply to me if I fall within any class of persons which as at today's date the Society wishes to be excluded from such obligation.
- My agreement is irrevocable and authorises the Society to make over to the Foundation (or to any charity(ies) nominated by it) any such benefits without further notice to me. I understand that neither the Society nor the Foundation will release me from this agreement or vary its terms. I also understand that the Society will require (on behalf of itself and the Foundation) to have substantially the same effect) except that the requirement will not apply to any applicants falling within any class of persons where, at the time of the applicants becoming shareholding members, the Society considers this to be inappropriate. The Society will not impose that requirement on applicants if the Society decides and announces by press release that it is no longer in the best interests of the Society to do so generally on a continuing basis. Any such decision by the Society would not have retrospective effect and I would continue to be bound by the above condition.

For this purpose: "relevant conversion benefits" means any conversion benefits which I might become entitled to receive as a shareholding member of or depositor with the Society at any time within the five years immediately following the date on which I apply to open a share account with the Society; "conversion benefits" means any benefits under the terms of any future transfer of the Society's business to a company (i.e. on conversion or takeover) except the statutory right to have shares in the Society (including any balances on share accounts) converted into deposits with the company; and, if the Society merges with any other society, after the date of such merger "Society" includes such other society.

I understand that the Society will pass to the Foundation such information relating to me and my share accounts with the Society as the Society is required to pass to the Foundation under the terms of the relevant legislation. A list of the classes of persons which the Society currently wishes to be excluded from the obligation to assign (which may change from time to time) is available on request from the Society's Secretary at its principal office.

Use of Personal Information

- Information which you provide us when you open your dealings with us will be held on the Society's computers and in other records. We may pass on such information as follows:
 - To subsidiary and associated companies of the Society who may use it for marketing purposes as mentioned below. You can ask us for a list of such companies.
 - To other companies who provide services to us under our agreement with you.
 - If we have a duty to do so or if the law allows us to do so.
 - If you are not an existing customer for whom we already hold sufficient identification details, we will use electronic means to verify and validate your identity.
- We may undertake a search with a credit reference agency for the purposes of verifying your identity and the details submitted, in line with regulatory requirements.

We use the Experian credit reference agency for our identity checks. Experian may check the details supplied against any customer records, such as your contact details about this application and of any services we provide to you, so that we or they can identify you and contact you if necessary. We do not pass on your details to assist other companies for verification purposes. A record of the search will be retained, but it will not affect future credit. You have the right to apply directly to Experian (at the address below) for details of information, which they hold about you – this is subject to payment of a fee. You should ensure that your letter includes:

- Your full name: title, forename, 2nd initial, surname (and maiden name if appropriate)
- Details of all addresses you have lived at over the last 6 years – including town, county, postcode and date you moved in
- A cheque or postal order, payable to 'Experian' for the fee, currently £2.00
- The date and your signature to authorise the Credit file request.

Consumer Help Services, Experian, PO Box 8000, Nottingham, NG1 5GX www.experian.com.

By proceeding with this application you are agreeing to a search being undertaken in this way.

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- Checking details on applications for credit and credit related or other facilities
- Managing credit and credit related account or facilities
- Recovering debt, on proposals and claims for all types of insurance
- Checking details of job applicants and employees.

Please contact us on freephone 0500 225777 if you want to receive details of the relevant fraud prevention agencies.

We and other organisations may access and use from other countries the information recorded by fraud prevention agencies. You have the right on payment of a fee to receive a copy of the information we hold about you if you apply in writing to the Compliance Department, Leeds Building Society, 105 Abnion Street, Leeds LS1 5AS.

We may use and share with the Group (including in particular Leeds Financial Services Limited) information from your customer records, such as your contact details about this application and of any services we provide to you, so that we or they can identify you and contact you if necessary. We do not pass on your details to assist other companies for verification purposes. A record of the search will be retained, but it will not affect future credit. You have the right to apply directly to Experian (at the address below) for details of information, which they hold about you – this is subject to payment of a fee. You should ensure that your letter includes:

I consent to receive marketing information as detailed in the 'Use of Personal Information' Section unless I tick this box.

Signature

Date