

Limited Issue

Caring Saver (Issue 2)

Looking for an account that appeals to your heart as well as your head? Our Caring Saver account could be just what you're looking for. Not only does it have an attractive rate of interest, plus access to your money, but each year Leeds Building Society will make a donation to some excellent charities equivalent to 1% of the average balance held in all Caring Saver accounts.

Summary Box	
Key Product Information for our Savings Account(s)	
Account Name	Caring Saver (Issue 2)
Interest rates (AERs)	0.55% Gross* p.a./AER ^S (Variable) Each year, Leeds Building Society will make a donation equivalent to 1% of the average balance held in all Caring Saver accounts to named charities of the Society's choice, which are currently: Age UK, Marie Curie Cancer Care, Variety Club Children's Charity and the Leeds Building Society Charitable Foundation
Tax Status	The gross rate(s) of interest shown will be payable net of the appropriate rate of income tax (which may be reclaimed by non-taxpayers) or, subject to the required certification, gross. The tax treatment depends on the individual circumstances of each customer and may be subject to change in the future.
Conditions for bonus payment	There is no bonus available on this account.
Withdrawal arrangements	You can make four withdrawals each calendar year without notice or loss of interest, subject to the minimum operating balance of £500 being maintained. Further withdrawals are subject to 30 days loss of interest or an equivalent amount.
Access	Account can be opened and operated through any of our branches or by post.

*Gross means the rate of interest payable before the deduction of income tax at the rate specified by law. ^SAER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Rates correct at 1 November 2011.

Other Product Features

Minimum and maximum investment and operating balance?

The minimum investment and operating balance is £500 and the maximum investment is £1,000,000 (£2,000,000 for joint accounts).

When is interest paid?

Interest is calculated daily and paid annually on 1 May.

How is interest paid?

Interest can either be credited to the account or transferred either to another building society/bank account or to another account held with the Society.

Product Terms & Conditions

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

Caring Saver (Issue 2)

Effective from date of account opening

1. The Caring Saver (Issue 2) is a variable rate, non-fixed term account.
2. The Caring Saver (Issue 2) is not available to non-UK residents, executors, trustees, nominees, minors or corporate bodies.
3. The Caring Saver (Issue 2) is limited to one account per customer.
4. The minimum investment and operating balance is £500. The maximum investment and operating balance is £1,000,000 (£2,000,000 for joint accounts).
5. Additional funds, up to the maximum investment and operating balance of £1,000,000 (£2,000,000 for joint accounts), may be invested whilst the issue remains open for further investment.
6. Interest is calculated daily and paid annually on 1 May.
7. Interest can be added to the account or transferred to another building society/bank account or to another account held with the Society.
8. Access is limited to four withdrawals each calendar year, without notice or loss of interest, subject to the minimum balance of £500 being maintained. Further withdrawals are subject to 30 days loss of interest or an equivalent amount.
9. The Caring Saver (Issue 2) is a limited issue and may be withdrawn without notice.