

# 3.50%

Gross\* p.a./AER<sup>#</sup>

## Fixed Rate Bond (Issue 36)

Looking for a straightforward investment with the security of a guaranteed return? The Fixed Rate Bond (Issue 36) from Leeds Building Society could be just what you need!

You'll earn a competitive rate of interest, fixed until maturity. You can invest any amount you like between £100 and £1,000,000 (£2,000,000 for joint accounts). The account couldn't be easier to run – you can either operate it through your local branch or by post.

Summary Box Key Product Information for our Savings Account(s)	
Account Name	Fixed Rate Bond (Issue 36)
Interest rates (AERs)	<u>Annual Interest</u> 3.50% Gross* p.a./AER <sup>#</sup>  <u>Monthly Interest</u> 3.25%/3.30% Gross*/AER <sup>#</sup>
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.
Conditions for bonus payment	There is no bonus available on this account.
Withdrawal arrangements	Access is limited to withdrawals of up to 10% of your capital investment without notice or loss of interest prior to maturity (31 October 2011) subject to minimum balance of 100 being maintained. Closure of the account or further withdrawals are not permitted until the day after maturity (1 November 2011).
Access	Account can be opened through any of our branches, via our website or by post, and can be operated through any of our branches or by post.

\*Gross means the rate of interest payable before the deduction of income tax. <sup>#</sup>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Rates correct 22 September 2009.

### Other Product Features

#### **Minimum and maximum investment and operating balance?**

The minimum investment and operating balance is £100 and the maximum investment and operating balance is £1,000,000 (£2,000,000 for joint accounts).

#### **When is interest paid?**

Interest is paid on 31 October 2010 and on maturity (31 October 2011), or monthly interest is paid on the last working day of the month.

#### **How is interest paid?**

Annual 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. Monthly interest must be transferred either to another building society/bank account or to another account held with the Society.

#### **What happens to my investment at maturity?**

The Fixed Rate Bond (Issue 36) will mature at close of business on 31 October 2011. On the day after maturity (1 November 2011), the Society will transfer your investment (including interest) to a maturity account. Full details including terms and conditions will be provided before maturity.

### 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.

### **Fixed Rate Bond (Issue 36)**

#### **Effective from date of account opening**

1. The Fixed Rate Bond (Issue 36) is a fixed rate, fixed term account.
2. The Fixed Rate Bond (Issue 36) is not available to non-UK residents, corporate bodies, nominees or minors.
3. The Fixed Rate Bond (Issue 36) is limited to one account per customer.
4. The minimum investment and operating balance is £100. 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. The Fixed Rate Bond (Issue 36) will mature at close of business on 31 October 2011. On the day after maturity (1 November 2011), the Society will transfer your investment (including interest) to a maturity account. Full details including terms and conditions will be provided before maturity.
7. Interest is calculated daily and paid annually on 31 October 2010 and on maturity (31 October 2011), or monthly on the last working day of the month.
8. Annual 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. Monthly interest must be transferred either to another building society/bank account or to another account held with the Society.
9. Access is limited to withdrawals of up to 10% of your capital investment without notice or loss of interest prior to maturity (31 October 2011) subject to the minimum balance of £100 being maintained. Closure of the account or further withdrawals are not permitted until the day after maturity (1 November 2011).
10. The Fixed Rate Bond (Issue 36) is a limited issue and may be withdrawn without notice.
11. The fixed interest rates are related to long term market rates at the time of issue. Future fixed rate products may be offered at higher or lower rates depending upon the changes in market conditions.