

The Giants Saver

Both you and Huddersfield Giants are winners with The Giants Saver account from Leeds Building Society.

The Giants Saver is a savings account that offers you great rates and access to your money – while supporting your club. Each year, Leeds Building Society will make a donation to the club equivalent to 1% of the total balances held in the account – and it doesn't cost you a thing! What's more you'll receive two match tickets and a chance to win great Giants prizes too.

Summary Box Key Product Information for our Savings Account(s)	
Account Name	The Giants Saver
Interest rates (AERs)	Please see the interest rates table below.
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	<u>All account holders</u> - Unlimited withdrawals of £100 and over per calendar year are permitted without notice or loss of interest each year, subject to the minimum operating balance of £100 being maintained. <u>Account holders aged 12-17</u> – One withdrawal a week of between £100 and £250 may be made and must be signed for by the account holder, subject to the minimum operating balance of £100 being maintained. Withdrawals over £250 and additional withdrawals in a week must be signed for by both the account holder and a parent/guardian. <u>Account holders aged under 12</u> – Unlimited withdrawals of £100 and over are permitted without notice or loss of interest, subject to the minimum operating balance of £100 being maintained. All withdrawals must be signed for by a parent/guardian.
Access	Account can be opened and operated through any of our branches or by post.

Interest rates

Investment	Interest - %Gross*p.a./AER* (Variable)
£10,000+	1.50%
£5,000+	1.00%
£1,000+	0.55%
£500+	0.30%
£100+	0.10%

*Gross means the rate of interest payable before the deduction of income tax. The tax treatment depends on the individual circumstances of each customer and may be subject to change in the future. *AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Rates correct at 22 October 2009.

Other Product Features

Minimum and maximum investment and operating balance?

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

When is interest paid?

Interest is paid annually on 31 July (commencing 31 July 2010).

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, provided any such account is in the name of the account holder.

Other Features

Open a Leeds Building Society The Giants Saver account with a minimum of £100, and you'll receive 2 match tickets to a super League game. What's more, as The Giants Saver account holder you'll be entered into a bi-monthly prize draw to win great "money can't buy" prizes from Leeds Rugby. For full prize draw terms and conditions see our website or ask in branch for details.

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.

The Giants Saver Account

Effective from date of account opening

- The Giants Saver is a variable rate, non-fixed term account.
- The Giants Saver is not available to non-UK residents, nominees, or corporate bodies.
- The Giants Saver is limited to one account per customer. For account holders aged 0-17, the account must be opened in the sole name of the child and cannot be opened as a joint account.
- The minimum investment and operating balance is £100. The maximum investment and operating balance is £1,000,000 (£2,000,000 for joint accounts).
- 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.
- Interest is calculated daily and paid annually on 31 July (commencing 31 July 2010).
- 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.
- Unlimited withdrawals of £100 and over are permitted without notice or loss of interest, subject to the minimum operating balance of £100 being maintained.
- In addition to those withdrawal restrictions detailed in clause 8, for account holders aged 12-17, one withdrawal a week of between £100 and £250 may be made and must be signed for by the account holder, subject to the minimum operating balance of £100 being maintained. If the account holder wishes to withdraw more than £250 or make more than one withdrawal in a week, both the account holder and a parent/guardian must sign for the withdrawal.
- For account holders aged under 12, in addition to the withdrawal restrictions detailed in clause 8, all withdrawals must be signed for by a parent/guardian.
- The parent/guardian must be a UK resident.
- Where the account holder is aged 0-17, any money invested in the account will become the property of the child and the Society must be satisfied that the withdrawn funds are to be used for the benefit of the child. All withdrawn cheques should be made payable to the child.
- The Giants Saver is a limited issue and may be withdrawn without notice.