

## 1 Year Double Access Saver (Issue 10)

This account will mature on 1 March 2027.

### Product Terms & Conditions

These Product Terms and Conditions should be read together with the Society's General Conditions, as together they explain how your savings account works. If there is any difference between them, the Product Terms and Conditions take priority.

It's important to read both documents before you decide to open the account and keep a copy for future reference.

Accounts can be withdrawn from sale at any time and without notice.

Summary Box	
Account name	1 Year Double Access Saver (Issue 10)
What is the interest rate?	<p><u>Annual Interest</u>: 3.65% Gross p.a./AER variable. The interest is variable, meaning it can go up or down.</p> <p>Interest is calculated daily.</p> <p>Interest is paid on maturity 1 March 2027.</p> <ul style="list-style-type: none"> <li>The maximum amount you can invest is £1,000,000 (£2,000,000 for joint accounts) plus interest earned.</li> <li>If the balance falls below £1,000, the rate of interest that applies is 0.05% Gross<sup>†</sup> p.a./AER<sup>†</sup> variable.</li> <li>Interest can be credited to the account or transferred to another building society/bank account or to another account that you have with us.</li> </ul> <p><b>Gross</b> means the rate of interest payable before income tax has been taken off. It is your responsibility to pay any tax based on your individual circumstances.</p> <p><b>AER</b> stands for Annual Equivalent Rate and this is what the interest rate would be if interest was paid and added each year.</p>
Can Leeds Building Society change the interest rate?	<p>Yes. The interest rate is variable, meaning we can increase or decrease the rate.</p> <p>Our General Conditions contain details about how we can change the interest rate and how we will tell you about those changes.</p>

<p><b>What would the estimated balance be after 12 months based on a £1,000 deposit?</b></p>	<p>£1,036.50.</p> <p>This assumes that:</p> <ul style="list-style-type: none"> <li>• you deposit £1,000 on 1 March 2026;</li> <li>• you don't add any more money;</li> <li>• you don't make any withdrawals;</li> <li>• the interest rate doesn't change; and</li> <li>• the interest is paid annually, on 1 March and added to the account.</li> </ul> <p>This projection is only an illustration and will depend on your individual circumstances.</p>
<p><b>How do I open and manage my account?</b></p>	<p><b>To open this account you must be:</b></p> <ul style="list-style-type: none"> <li>• A UK resident.</li> <li>• An individual aged 18 or over.</li> </ul> <p><b>How much do I need to open the account?</b> £1,000.</p> <p><b>Is there a minimum or maximum balance?</b> You can save from £1,000 up to £1,000,000, plus any interest earned and paid to the account. £2,000,000 for joint accounts.</p> <p><b>Are joint accounts permitted?</b> Yes</p> <p><b>How do I open an account?</b> By visiting one of our branches or by post.</p> <p><b>Can I have more than one of this account?</b> No</p> <p><b>How do I operate the account?</b> In branch or by post. You may be able to carry some operations by telephone and online, if you have registered for online services.</p> <p><b>Can I transfer my existing Leeds Building Society account to this one?</b> This will depend on the terms and conditions of your existing product. Please check with us to see if this is possible.</p> <p><b>Can I add more money after my initial deposit?</b> Yes. We will give you at least 30 days written notice if we close this account to further deposits.</p>
<p><b>Can I withdraw money?</b></p>	<p><b>Can I withdraw money?</b></p> <p>Yes, you can make 2 withdrawals each calendar year. You must maintain the minimum operating balance of 1,000.</p> <p>If you make any further withdrawals, including closing your account there will be a charge. The charge is an amount equivalent to 30 days' interest on the amount withdrawn. This means that you might get back less than you originally deposited.</p>

	<p>If the balance in your account falls below £1,000, the rate of interest will be 0.05% Gross p.a./AER variable.</p> <p>You can make withdrawals from your account by:</p> <ul style="list-style-type: none"> <li>• cash in branch, there is a daily limit of £300. For withdrawals between £300 and £1,000, 48 hours' notice must be provided.</li> <li>• cheque;</li> <li>• transfer to another Society account; or</li> <li>• electronic payment as defined in our General Conditions.</li> </ul> <p><b>What happens on 1 March 2027?</b></p> <p>This account will mature at midnight on 1 March 2027.</p> <p>On 2 March 2027, your funds including any interest, will be transferred to an instant access maturity account. Details of your options and terms and conditions for the new account will be provided before maturity.</p>
<b>Additional information</b>	<p><b>What does gross interest mean?</b></p> <p>Your interest will be paid gross, meaning we don't deduct any tax. The tax treatment will depend on your individual circumstances, which may change in the future. It is your responsibility to take independent tax advice.</p> <p><b>Can I cancel my account?</b></p> <p>You have 14 days from the date you open your account to tell us in writing that you want to cancel your account. You must contact us on 0113 225 7777 or write to Customer Support, PO Box 228, LS1 9LN.</p>

Information including rates correct as at 16 January 2026.

Future products may be offered at higher or lower rates.

Further Terms and Conditions
How can I make a complaint?
<p>If you are not happy with the product or service that you have received, we will do our best to resolve this for you.</p> <p>You can make a complaint by:</p> <ul style="list-style-type: none"> <li>• emailing us, details can be found at <a href="https://www.leedsbuildingsociety.co.uk/complaints/">https://www.leedsbuildingsociety.co.uk/complaints/</a>;</li> <li>• calling us on 03450 505 075;</li> <li>• writing to us at Complaints Team, Leeds Building Society, 26 Sovereign Street, Leeds, West Yorkshire LS1 4BJ; or</li> <li>• visiting one of our branches; details can be found at <a href="https://www.leedsbuildingsociety.co.uk/find-a-branch/">https://www.leedsbuildingsociety.co.uk/find-a-branch/</a>.</li> </ul> <p>You can also refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>.</p>
Is this a payment account?
<p>This account is a savings account. It is not a payment account for the purposes of the payment services regulations. Payment accounts are designed for day-to-day banking, savings accounts are not usually payment accounts.</p>
When does the 14 day cancellation period end?
<p>You have 14 days from when you open the account to notify us that you wish to cancel.</p> <p>The 14 days starts on the date you open your account (or if later the date you receive your product terms and conditions), for example if you open your account on the 01st March, the last date for cancellation is 14th March.</p>
How do I open and manage my account? (continued)
1. How do I open account?
<p><u>Branch or post:</u> You will need to provide the following:</p> <ul style="list-style-type: none"> <li>• A completed and signed application form; and</li> <li>• Your initial deposit, if it is a postal application, a personal cheque is preferred.</li> </ul>
2. How do you verify my identity?
<p>Under the Money Laundering Regulations and the Financial Conduct Authority rules, we are required to verify the name, address and date of birth of our customers. To do this we use an electronic verification system.</p>
<p><b>New customers</b></p> <p>Branch applications: Proof of your identity, preferably in the form of a full UK or EU photo driving licence or a valid UK or EU passport.</p> <p>Postal applications: Proof of your identity, preferably a certified copy of your full UK or EU photo driving licence or a certified copy of your valid UK or EU passport. You will also need to supply either an original or certified copy of a utility bill, which is not a mobile phone bill and is less than three months old.</p> <p>In some circumstances, you may need to provide additional forms of identification. If this is required, we will let you know.</p>

For details of other forms of acceptable identification, if you are making a branch application, please contact your local branch or call our Customer Helpline on 0113 225 7777 for branch or postal applications.

#### Existing customers

Branch or postal applications: If you already have an open account with us, you do not ordinarily need to provide any proof of your name or address. Please ensure you write your existing account number in the space provided on the application form.

### **3. How long do I have to make the first deposit?**

28 days.

If you don't make a deposit to the account within 28 days of account opening, we will close the account in line with our General Conditions.

### **4. How quickly do you process transactions by post?**

Where the account is operated by post, the Society will aim to deal with all transactions within two working days of receiving a request. We are not responsible for delays due to unforeseen circumstances and postal delays.

#### **The Financial Services Compensation Scheme**

We are a member of the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. This means that your eligible deposits may be covered by the FSCS Scheme. More information, including details on the limits covered, can be found in the [Financial Services Compensation Scheme Information Sheet](#) or you can visit us in branch or contact us on 03450 50 50 75.

#### **General Information for all customers**

We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes.

The Society's main business is the provision of savings products and mortgages.

The Society offers some savings products that may be operated through branches and by post and some products, which can be operated by post only. The Society also offers some products which may be operated online.

Leeds Building Society is a member of the Building Societies Association. Who help support building societies across the UK.

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

The rates and information in this document are correct at the time of printing. As things can change you should contact us or visit our website for up-to-date information.

#### **Leeds Building Society**

Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Leeds Building Society is registered on the Financial Services Register under number 164992. You can check this by visiting the FCA website at [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768.

Head Office: 26 Sovereign Street, Leeds, LS1 4BJ

