



2 Year Fixed Rate Monthly Income Bond Supporting Barnardos (Issue 2)

This product matures on 5 January 2028

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Accounts can be withdrawn from sale at any time and without notice.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	2 Year Fixed Rate Monthly Income Bond Supporting Barnardos (Issue 2)
What is the interest rate?	Monthly Interest: 3.70% Gross p.a./AER fixed. The interest rate is fixed until 5 January 2028. Interest is calculated daily. Interest is paid monthly on the last working day of the month and on maturity, 5 January 2028. Depending on what date in the month you make your first deposit, you may not receive your first interest payment until the last working day of the following month. Monthly interest must be transferred to another account either with the Society or another provider. For balances below £100, the rate of interest will reduce to 0.05% Gross p.a./AER variable. Gross means the rate of interest payable before the deduction of income tax. It is your responsibility to pay any tax based on your individual circumstances. AER stands for Annual Equivalent Rate. This is what the interest rate would be if interest was paid and added each year. It helps you to compare accounts.
Can Leeds Building Society change the interest rate?	No.

	The interest rate is fixed until 5 January 2028. Provided you do not exceed any minimum or maximum balance.
What would the estimated balance be after 24 months based on a £1,000 deposit?	£1,000. You will receive an interest payment of £3.08 on the last working day of each month. This must be paid to another account it cannot be paid into this account. This assumes that: • you deposit £1,000 on 5 January 2026; • you don't add any more money; • you don't make any withdrawals; • the interest rate doesn't change; and, • the interest is paid monthly on the last working day of the month and paid to another account. This projection is only an illustration and will depend on your individual circumstances.
How do I open and manage my account?	To open this account you must be: • a UK resident; and • an individual aged 18 or over. The account cannot be opened by corporate bodies, trustees, executors, nominees or charities. How much do I need to open the account? £100. Is there a minimum or maximum balance? You can save from £100 up to £1,000,000, plus any interest earned and paid to the account. £2,000,000 for joint accounts. Are joint accounts permitted? Yes How do I open an account? By visiting one of our branches, via our website at www.leedsbuildingsociety.co.uk or by post. Can I have more than one of this account? No How do I operate the account? In branch or by post. You may be able to carry out some operations by telephone and online, if you have registered for online services.

	Can I transfer my existing Leeds Building Society account to this one? This will depend on the terms and conditions of your existing product. Please check with us to see if this is possible. Can I add more money after my initial deposit? Yes. You can make deposits up to and including 5 January 2026.
Can I withdraw money?	Can I withdraw money? No. You cannot make a withdrawal until the day after maturity, 6 January 2028. What happens on 5 January 2028? The fixed term will end at midnight on 5 January 2028. This is known as maturity. On 6 January 2028, 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.
Additional information	What does gross interest mean? Your interest will be paid gross, meaning we don't deduct any tax. How the tax is treated will depend on your individual circumstances, and may change in the future. It is your responsibility to take independent tax advice. Can I cancel my account? 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, visit us in branch or write to Customer Support, PO Box 228, LS1 9LN. After this date you cannot close your account until 6 January 2028. What does the donation to Barnardo's mean? The Society will donate an amount equivalent to 0.10% of the total balances held in this account on the day after it is closed to any further deposits. A single donation will be made to Barnardo's whose charity number is 216250 in England and Wales and SC037605 in Scotland in relation to the 2 Year Fixed Rate Monthly Income Bond Supporting Barnardos. This donation is made by the Society, it does not affect the interest you receive.

Information including rates correct as at 12 November 2025.

Future products may be offered at higher or lower rates.

Further Terms and Conditions	
How can I make a complaint?	
If you are not happy with the product or service that you have received, we will do our best to resolve this for you. You can make a complaint by: • emailing us, details can be found at: www.leedsbuildingsociety.co.uk/complaints/; • calling us on 03450 505 075; • writing to us at Complaints Team, Leeds Building Society, 26 Sovereign Street, Leeds, West Yorkshire LS1 4BJ; or • visiting one of our branches, details can be found at: www.leedsbuildingsociety.co.uk/find-a-branch/. You may also refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR www.financial-ombudsman.org.uk.	
Is this a payment account?	
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.	
When does the 14 day cancellation period end?	
You have 14 days from when you open the account to notify us that you wish to cancel. 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 1st March, the last date for cancellation is 14th March.	
How do I open and manage my account? (continued)	
1. How do I open account?	
<u>Branch or post:</u> You will need to provide the following: • A completed and signed application form; and • Your initial deposit, if it is a postal application, a personal cheque is preferred. <u>Online:</u> You'll need to: • Visit leedsbuildingsociety.co.uk. • Go to the 'Savings' section of the site and choose a savings account that suits you. • Follow the online application instructions.	
2. How do you verify my identity?	
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.	
New customers	
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.	

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.

In some circumstances, you may need to provide additional forms of identification. If this is required, we will let you know.

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.

Online applications: You'll need your everyday bank or building society details; access to your email and your mobile phone; and the answers to some identity check questions. If you're opening an ISA, you'll also need your National Insurance Number.

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.

Online applications: If you are already registered for our online services, you will need your username. If you are yet to register for our online services, you will need one of your Leeds Building Society account numbers; access to your email and your mobile phone; and the answers to some identity check questions.

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

Your eligible deposits with Leeds Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered. Please contact the Society for further information or visit www.fscs.org.uk.

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 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 or by contacting the FCA on 0800 111 6768.

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