2 Year Fixed Rate Monthly Income Bond Supporting Barnardos (Issue 3)

This product matures on 31 October 2028

Product Terms & Conditions

These Product Terms and Conditions should be read alongside our General Conditions, as together they explain how your savings account works. If there is any difference between them the Product Terms and Conditions will apply.

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Accounts can be withdrawn from sale at any time and without notice.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 3)
What is the interest rate?	4.55% Gross p.a./AER fixed until 31 October 2028. Interest is calculated daily. This account pays interest monthly. Interest is paid on the last working day of the month and on maturity, 31 October 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 us or another provider.** For balances below £100, the interest rate reduces 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 31 October 2028. You must 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 £3.79 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 31 October 2026; • you don't make any further deposits or 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?	**Eligibility:** To open this account, you must be a UK resident 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?** Minimum balance: £100. Maximum balance: £1,000,000 / £2,000,000 (joint account). **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. **Can I add more money after my initial deposit?** Yes. You can make deposits up to and including 31 October 2026.
Can I withdraw money?	**Can I withdraw money?** No. You cannot make a withdrawal until the day after maturity, 1 November 2028. You should ensure you will not need access to these funds before this date. **What happens on 31 October 2028?** The fixed term will end at midnight on 31 October 2028. This is known as maturity. On 1 November 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?** This means we don't take off any tax. How your interest is taxed depends on your own circumstances, which may change. If you're unsure, you should get independent tax advice. **Can I cancel my account?** You have 14 days from the date you open your account to cancel it. You can cancel by phone, in branch or in writing by post. After this date you cannot close your account until 1 November 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 17 September 2026.

Future products may be offered at higher or lower rates.

Further Information

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 complain by:

- email - details at www.leedsbuildingsociety.co.uk/complaints/;
- phone - 03450 505 075;
- post - Complaints Team, Leeds Building Society, 26 Sovereign Street, Leeds LS1 4BJ; or
- visiting 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.

Can I cancel my account?

You have 14 days from when you open the account to notify us that you wish to cancel. You can cancel in branch, by post or by calling us.

If you cancel, we will refund your money or transfer your funds, plus any interest earned, to another account, which can be with us or another provider.

How do I open and manage my account? (continued)

How to apply?

You can apply: in branch, online or by post.

You will need to follow our application process.

For branch or postal applications, a completed and signed application form along with your initial deposit is required.

If you are opening an ISA you will need your National Insurance Number.

How do you verify my identity?

We must verify your identity to comply with legal and regulatory requirements. We must verify the name, address and date of birth of our customers. We will use an electronic verification system to do this. We may also ask you to provide documentation.

New customers

We require proof of your identity, preferably in the form of a full UK or EU photo driving licence or a valid UK or EU passport. You will also need to supply a utility bill (not a mobile phone bill) which is less than three months old. If posting documents, please send certified copies.

We will let you know if further documentation is required.

If you are making an application online, you will also need your everyday bank or building society details, access to your email and mobile phone. We will ask some identity check questions.

Existing customers

Don't usually need to provide identity documentation, but we will let you know if anything is required during the application process.

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.

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 contact us.

General Information for all customers

We may monitor and/or record calls for training and quality.

Large print, braille and audio versions are available on request.

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.

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.

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