Leeds Building Society

2 Year Fixed Rate Cash ISA (Issue 231)
This account matures on 3 January 2029

An ISA (Individual Savings Account) is simply a way of investing your money tax free. There are different types of ISAs: Cash ISAs (which include Help to Buy ISAs), Stocks and Shares ISAs, Innovative Finance ISAs, Lifetime ISAs and Junior ISAs. Leeds Building Society only offer Cash ISAs (but do not offer Help to Buy ISAs).

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The Financial Conduct Authority is a financial services regulator. It requires us, Leeds Building Society, to give you this important information to help you to decide whether our 2 Year Fixed Rate Cash ISA (Issue 231) is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Product Terms and 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 is important to read both documents before you decide to open the account and keep a copy for future reference.

Accounts may be withdrawn from sale at any time and without notice.

Summary Box	
Account name	2 Year Fixed Rate Cash ISA (Issue 231)
What is the interest rate?	4.86% tax free p.a./AER fixed until 3 January 2029. Interest is calculated daily. Interest is paid annually on 3 January , commencing 3 January 2028 and on maturity, 3 January 2029. Interest can be added to the account or paid to another account, with us or another provider. For balances below £100, the interest rate reduces to 0.05% tax free p.a./AER variable. **Tax free** means that interest payable is exempt from income tax. **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 on this account is fixed. You must not exceed any minimum or maximum balance.
What would the	£1,099.56.

estimated balance be after 24 months based on a £1,000 deposit?	This assumes that: • you deposit £1,000 in your account on 3 January 2027; • you don't make any further deposits or withdrawals; • the interest rate doesn't change; and • after 24 months you receive an interest payment of £99.56, which is added to the 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 aged 18 or over. You must be a UK resident for tax purposes, or a Crown employee serving overseas or their spouse of civil partner. ISA investments will be and must remain in your beneficial ownership and must not be used as security for a loan. A cash ISA cannot be opened on behalf of someone else unless they are unable to complete the application due to physical or mental incapacity and documentation as required is provided. **Are joint accounts permitted?** No **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. You can only subscribe to (save in) one Cash ISA in the same tax year with us. Other providers may allow you to subscribe to multiple ISAs in the same tax year. **How do I operate this account?** You can operate the account in branch or by post and some services may be available by phone or online. **How much do I need to open the account?** £100. **Is there a minimum balance?** Minimum balance: £100. **How much can I deposit in a tax year?** You can save up to the maximum ISA allowance for the current tax year. The ISA allowance for this tax year is £20,000, You must not exceed ISA limits in any tax year. A tax year runs from 6 April one year to 5 April the following year. **Can I transfer an existing ISA to this account?** Yes, so long as this is not from an Innovative Finance ISA. You will also need

	to check that your existing terms and conditions allow a transfer. You may be able to transfer in some or all of your previous tax years savings without affecting your annual allowance for the current tax year, if the terms and conditions of your existing account allow. Details on ISA transfers can be found in the 'Further information for ISAs' section of your Product Terms and Conditions. **Can I transfer my existing Leeds Building Society account to this one?** This will depend on the terms and conditions of your existing account, please check with us. **Is there an account maximum balance?** Maximum balance: £1,000,000. **Can I add more money after my initial deposit?** This account is limited issue. Once opened, you can deposit 2026/2027 funds or transfer in previous ISA funds (including 2026/2027 ISA funds deposited with another provider as long as these are not from an Innovative Finance ISA) up to and including 3 January 2027. Deposits in future tax years are not allowed.
Can I withdraw money?	You can make withdrawals/transfers, including account closure, but these will incur a charge equivalent to 180 days' loss of interest on an equivalent amount to that withdrawn/transferred. This means you might get back less than you originally deposited. This is not a flexible ISA meaning any amounts withdrawn cannot be replaced. Withdrawals lose their tax free status. If you wish to transfer funds to another ISA please use the ISA transfer process with your new provider. You can make withdrawals by: • cash in branch, there is a daily limit of £300. For withdrawals between £300 and £1,000 you must provide 48 hours' notice; • cheque; • internal transfer; or • electronic payment as defined in the General Conditions. The minimum balance must be maintained. If the balance falls below this the interest rate reduces to 0.05% tax free p.a./AER variable. **What happens on 3 January 2029?** The fixed term will end on at midnight on 3 January 2029. This is known as maturity. On 4 January 2029, your funds including any interest will be transferred to an instant access Cash ISA maturity account. Details of your options and terms and conditions for the new account will be provided before maturity.
Additional information	**What does tax free mean?** Interest is paid without the deduction of income tax. ISA rules and limits are set by HMRC and may change. How your interest is taxed depends on your own circumstances, which may change. If you're unsure, you should get independent 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 or write to Customer Support, PO Box 228, LS1 9LN. **What if I, as the account holder die?** If you die, your ISA becomes a 'continuing account of a deceased investor; until the earliest of: 1. Completion of estate administration. 2. Closure of the ISA. 3. Three years after your date of death. No further deposits are allowed, but the tax-free status will continue.

Information including rates correct as at 12 November 2026.

Future products may be offered at higher or lower rates.

Further information for ISAs
Operation in accordance with ISA Regulations This account is operated in line with ISA Regulations. We will notify you if your ISA becomes or may become void due to a breach of these rules. If we delegate any responsibilities, we will ensure the appointed party is competent to carry them out.
How much can I pay into an ISA? The government set a tax-free allowance that you can pay into ISAs. The allowance is currently set at £20,000 per tax year. Future tax years may differ. You pay into more than one ISA in a tax year, provided you don't exceed the ISA allowance. You can split your ISA allowance however you like between; Cash ISAs, Stocks and Shares ISAs, Innovative Finance ISAs and if you are eligible a Lifetime ISA (maximum subscription for Lifetime ISAs is £4,000)**.** Leeds Building Society only offer Cash ISAs and we only allow you to pay into one Cash ISA in each tax year.
ISA Transfers to the Society Transferring a Cash ISA to Leeds Building Society • Current-year Cash ISA subscriptions must be transferred in full. • Previous-year Cash ISA savings may be transferred in full or in part. Transferring a Stocks and Shares ISA to Leeds Building Society • Transfers must be for the full balance (current and previous years). • Partial transfers are not accepted.

Other considerations

- Transfers from Innovative Finance ISAs are not accepted.
- Check your existing provider's terms for restrictions or charges.
- Transfer requests are accepted until the account is closed for further deposits. Funds must be received by us within 60 days of the request
- You must not exceed ISA subscription limits.

Transfer process

- We will send your transfer request to your existing provider within five working days of receiving your instruction.
- Once we receive the funds and information, we will credit your ISA within three working days.

Forms required

- Cash ISA transfer: Cash ISA Transfer Authority Form and Cash ISA Application Form (if required).
- Stocks & Shares ISA transfer: Stocks and Shares to Cash ISA Transfer Authority Form and Cash ISA Application Form (if required).

Transferring your Leeds Building Society cash ISA to another provider

If you want to transfer your ISA to another provider:

- Contact your new provider and complete their transfer form.
- HMRC guidelines require Cash ISA transfers to complete within 15 working days.
- Your new provider will confirm whether partial transfers are allowed.
- Once we receive the transfer request, we will send the funds and information within five working days.
- If you ask us to, we will transfer or pay out all or part of your ISA funds and interest, within a reasonable timeframe.

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, West Yorkshire 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.
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 text, 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