Leeds Building Society

5 Year Fixed Rate Monthly Income Bond (Issue 22)

The term is fixed until 3 March 2031

Product Terms & Conditions

Your agreement with us consists of these Product Terms and Conditions along with the Society's General Conditions. Where there is a difference between the Product Terms and Conditions and the General Conditions these Product Terms and Conditions shall come first. Together, these explain how your savings account works. You must read all terms and conditions before you decide to open the account and keep a copy for your records. These Product Terms and Conditions will start from the date that you open your account.

This is a non-payment account with a fixed rate for a fixed term.

The fixed interest rate is related to long term market rates at the time of issue. Future fixed rate products may be offered at higher or lower rates depending upon the changes in market conditions.

This account may be withdrawn from sale at any time and without notice.

Information including rates is correct as at 16 January 2026.

Summary Box	
Account name	5 Year Fixed Rate Monthly Income Bond (Issue 22)
What is the interest rate?	Monthly Interest 3.85% Gross‡ p.a./AER† fixed until 3 March 2031. • If the balance falls below £100, the rate of interest will be 0.05% Gross‡ p.a./AER† variable. • Interest is calculated daily and paid monthly on the last working day of the month and on maturity (3 March 2031). Depending on what date in the month you deposit your initial funds, you may not receive your first interest payment until the last working day of the following month. • Monthly interest must be transferred to either another building society or bank account or to another account that you have with us. ‡Gross means the rate of interest payable before income tax has been taken off. †AER stands for Annual Equivalent Rate and this is what the interest rate would be if interest was paid and added each year.
Can Leeds Building Society change the interest rate?	The interest rate on this account is fixed. This means the interest rate paid on your account won't change during the fixed rate term as long as the minimum operating balance of £100 is maintained.
What would the estimated balance be after 60 months based on a £1,000 deposit?	If you deposit £1,000 in your account on 3 March 2026 and it earns an interest rate of 3.85%, on the last working day of each month you will receive an interest payment of £3.21. The estimated balance in your account will be £1,000. This assumes that: • You don't make any further deposits, • You don't make any withdrawals and, • The monthly interest payment must be paid away, it can't be paid into the account.

	This projection is only an illustration and will depend on your individual circumstances.
How do I open and manage my account?	**Eligibility:** • The account is available to individuals aged 18 or over who are resident in the UK. • The account cannot be opened by corporate bodies, trustees, executors, nominees or charities. • You are only allowed one account per customer. **How to open the account:** • The account can be opened through any of our branches, via our website www.leedsbuildingsociety.co.uk or by post. • If you currently have an existing Leeds Building Society account it may be possible to transfer your funds, subject to your existing product terms and conditions and the product terms and conditions of this account. Please check with us to see whether this is possible. **Operating the account:** • Minimum operating balance: £100. The minimum operating balance is required to open the account. • Maximum operating balance: £1,000,000, £2,000,000 for joint accounts. • The account can be operated in branch or by post. You will also be able to carry out some operations by telephone and online, where you have registered for online services. • 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 can't be held responsible for delays due to unforeseen circumstances and postal delays.
Can I withdraw money?	**Withdrawals:** No withdrawals are allowed until the day after maturity (4 March 2031). **Maturity:** The account will mature at midnight on 3 March 2031. On the day after maturity (4 March 2031), your funds will be automatically transferred to an instant access maturity account, unless you provide alternative instructions. Full details including terms and conditions will be provided before maturity.
Additional information	**Account closure:** You can't close your account until the day after maturity (4 March 2031). **Deposits:** The account is limited issue. Once the account is open, you can make deposits up to and including 3 March 2026. **Tax treatment:** Interest is paid gross which means before the income tax has been taken off. Payment of gross interest does not mean that interest you receive will be exempt from tax. How the tax is treated will depend on your individual circumstances and may change in the future. It is up to you to take independent tax advice.

FURTHER INFORMATION

What if I change my mind?

From the date that you open the account, or when you receive the General Conditions and these Product Terms and Conditions, you have 14 days to notify us in writing or by telephone if you are not happy with your choice of account.
Please write to Customer Support, PO BOX 228, LS1 9LN or contact our Customer Helpline on 0113 225 7777.
Within this period, we will refund your money together with any interest from the date that you opened the account. If your Product Terms and Conditions allow, we can transfer your money to another account of your choice without any charge for early withdrawal. For further information please see the General Conditions.

What if I have a complaint?

We aim to provide a high-quality service to all of our customers. Unfortunately, mistakes do happen and if you are not happy with the product or service that you have received, we will do our best to resolve this for you. If you need to contact us and raise a complaint, details are available from your local branch or you can contact us directly on our Customer Helpline on 0113 225 7777. You can also refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR www.financial-ombudsman.org.uk.

How to open an account in branch, by post or online.

To open an account at one of our branches or by post you will need to provide the following:

- A completed and signed application form; and
- Your initial deposit, if it is for a postal application, a personal cheque is preferred.

To open an account online, 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 application instructions.

Verifying your identity

Under the Money Laundering Regulations and Financial Conduct Authority rules, we are required to verify the name, address and date of birth of investors. To do this, we will use an electronic verification system.
For branch applications, you will also need to supply additional proof of your identity, which if possible, will need to be in the form of a full UK or EU photo driving licence or a valid UK or EU passport. For postal applications, you will need to supply a certified copy of one of the above documents and either an original or certified copy of a utility bill which is less than 3 months old (not a mobile phone bill).
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.
For online applications, if you're a new customer without a Leeds Building Society account, 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 to hand. If you're yet to register online, you'll 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. If you've already registered, please have your username ready.

Existing customers applying by branch or post

If you already have an open account with us, you do not 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.

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.

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.

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.

Leeds Building Society is a member of the Building Societies Association.
Other taxes or costs may exist that are not paid by Leeds Building Society.
Large text, braille and audio tape versions of our brochures are available on request.
Rates are correct at time of printing.
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