Leeds Building Society

Branch & Post Member Regular Saver

The term is fixed until 1 November 2027

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Accounts can be withdrawn from sale at any time and without notice.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	Branch & Post Member Regular Saver
What is the interest rate?	6.50% Gross p.a./AER variable until 1 November 2027. Interest is calculated daily and paid on maturity, 1 November 2027. 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% 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?	Yes. The interest rate is variable, meaning we can increase or decrease the rate. Our General Conditions contain details about how we can change the interest rate and how we will tell you about these changes.
What would the estimated balance be after 12 months based on 12 regular monthly deposits of £250?	£3,089.38. After 12 months you will earn £89.38 in interest. This assumes that: • you deposit £250 in your account at the time it is opened and on the last day of each following month for 12 months;

	• you don't make any further deposits or withdrawals; • the interest rate doesn't change; and • the interest is paid and 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 a UK resident aged 18 or over and have been a Leeds Building Society member continuously, since 31 December 2025 holding either: • a savings account (with a minimum balance of £1) or • a mortgage 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: a maximum monthly deposit of £250 applies. The maximum balance at the end of the term is £3,000/ £3,000 (joint account), plus any interest earned and credited to the account. If you exceed the maximum balance the interest rate applied to the whole balance will reduce. The rate will match the variable interest rate of our Access Saver or a similar access account at the time. **Are joint accounts permitted?** Yes **How do I open an account?** By visiting one of our branches or by post. **Can I have more than one of this account?** No. If a second Branch & Post Member Regular Saver (including a joint account) is opened, any money in the second account will be transferred to an instant access account available to new customers at that time. **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. We will give you at least 30 days written notice if we close this account to further deposits.
Can I withdraw money?	You can make 1 withdrawal(s) per calendar year, including account closure. The minimum balance must be maintained. If the balance falls below this the interest rate reduces to 0.05% Gross p.a./AER variable. You can make withdrawals from your account by: • cash in branch, there is a daily limit of £500. For withdrawals between £500 and up to a maximum of £1,000, 48 hours' notice must be provided. Additional conditions, limits or restrictions may apply, as set out in notices displayed in our branches from time to time; • cheque; • internal transfer; or • electronic payment as defined in our General Conditions. **What happens if I exceed the maximum number of withdrawals?** Further withdrawals, including account closure, will incur a charge equivalent to 30 days' loss of interest on an equivalent amount to that withdrawn. This means that you might get back less than you originally deposited. **What happens on 1 November 2027?** The fixed term will end at midnight on 1 November 2027. This is known as maturity. On 2 November 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.
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.

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, 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.

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 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.

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. 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.
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