

Your account, the finer details...

The important information you need to know about our General Conditions and a summary statement for the financial year 2017.



Important things to know about your account

How are we regulated?

The Society is authorised by the Prudential Regulation Authority (PRA) and regulated by both the Financial Conduct Authority (FCA) and the PRA and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme

Your eligible deposits with Leeds Building Society are protected up to a total of £85,000 (£170,000 for joint accounts) by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. This limit applies to the total of all deposits held in a Leeds Building Society account in either the UK, Gibraltar and Ireland. 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

Use of your personal information

Our Privacy Policy describes how we collect information and how and why we use it. To keep this Policy up to date we may need to change it from time to time. To view our current Privacy Policy visit: www.leedsbuildingsociety.co.uk/security/use-of-personal-information or contact us and we can provide you with a copy.

How to contact us

- Call us on 03450 50 50 75 from 8am to 8pm seven days a week;
- Email us securely - to do this visit us at www.leedsbuildingsociety.co.uk;
- Contact your local branch - full details can be found at www.leedsbuildingsociety.co.uk/find-a-branch; or
- Write to us at Customer Services, Leeds Building Society, 105 Albion Street, Leeds LS1 5AS. Please include your Account number.

Security

The Society takes seriously the need to ensure the security of your personal and financial information. Please quote your Account number whenever you contact us by post. For your protection, when you contact us by telephone, we will ask you to confirm some security details before we discuss any information. If you contact us by email, without using our secure email facility, please do not send any personal, financial or banking information, because your information isn't secure.

Electronic Payments can be made into your Account in the following ways:

- Faster Payment;
- Standing Order;
- CHAPS; and
- International Money Orders (IMO's)

Quoting: Sort Code: 08-61-19 and the first 8 digits of your Account Number.

Where your Account is an Online Account, Electronic Payments can be made from your Account in the following ways:

- Faster Payment to your Nominated Account.

For Other Accounts, Electronic Payments can be made from your Account in the following ways:

- Faster Payment (at product maturity or where this is permitted by the Product Terms and Conditions);
- CHAPS;
- Standing Order (where permitted by your Product Terms and Conditions); and
- Direct Debit (where permitted by your Product Terms and Conditions),

Quoting sort code: 08-61-19 and the first 8 digits of your Account Number.

Tariff of Fees and Costs	
Copies of documents such as statements	£5.00 per item or page
Transfer of funds from your account by CHAPS (where this is permitted by your Product Terms and Conditions)	£20.00 per transfer
Other charges may be applied to accounts that operate outside of the agreed account terms and conditions	These will be advised before being charged

Introduction

These General Conditions and the Product Terms and Conditions form a legal contract between you and us. When you open your account you agree to these General Conditions and the Product Terms and Conditions. You should read these documents carefully and keep them in a safe place for future reference.

These General Conditions are split into two sections:

Section 1: General Conditions which apply to your Account; and

Section 2: Payment Services Conditions which only apply to Electronic Payment transactions on your Account.

If there is any conflict between Section 1 and Section 2 of these General Conditions, Section 2 shall apply.

If there is a conflict between these General Conditions and the Product Terms and Conditions then the Product Terms and Conditions will apply.

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Definitions

Where words or phrases have a capital letter, these mean:

Account	your savings account.
Account Documents	any Passbook and/or any other document, which we have designated as an Account Document(s).
Electronic Payment	an electronic payment: <ul style="list-style-type: none">• into your Account by: Faster Payment, CHAPS, IMO or Standing Order; or• out of your Account by CHAPS, Faster Payment (at product maturity), Standing Order or Direct Debit as permitted by your Product Terms and Conditions.
CHAPS	stands for the Clearing House Automated Payment System and is the process for making electronic bank-to-bank sterling payments within the United Kingdom (also known as telegraphic transfers).
Costs	our costs and expenses incurred because you fail to fulfil an obligation under these General Conditions.
Direct Debit	is an instruction you give to a payee to collect an amount directly from your Account.
Faster Payment	is an industry standard way of electronically transferring funds from one account to another.
Fees	the fees we charge for any service we provide in connection with the Account.
IMO	stands for International Money Order and is the process for making bank-to-bank payments from outside of the UK.
Nominated Accounts	an account linked to your savings account which you nominate to receive funds from your Account. All Nominated Accounts must be UK accounts, denominated in sterling. You can change any or all of the Nominated Accounts by writing to us at Customer Services, 105 Albion Street, Leeds, LS1 5AS or by logging into your online services and sending us a secure message.
Online Account	a savings account that can only be operated online (as set out in your Product Terms and Conditions).
Other Account	a savings account that can only be operated in branch or by post (as set out in your Product Terms and Conditions). Except for accounts opened, where the account holder is under 18, you will also be able to carry out some operations by telephone and by logging into your online services where you have registered for this.
Rates and Key Features Leaflet	the Society's list of interest rates, a copy of which is available upon request.
Passbook	is a book that we may provide to you, to record your Account activity.
Payment Account	an account that is primarily used for everyday transactional banking. Your Product Terms and Conditions will confirm if your account is a Payment Account.
Power of Attorney	is a legal document which gives authority to another person to act on your behalf.
Reference Rate	an externally set interest rate, for example the Bank of England Base Rate.
Rules	is a document that sets out your rights and obligations as a member of Leeds Building Society. You can obtain a copy of the Rules by visiting: www.leedsbuildingsociety.co.uk/your-society/about-us/rules
Security Details	the information which you provide when you open an account online or register for online services and which you will use to log in to your Account.
Society/We/our/us	Leeds Building Society.
Standing Order	a payment to or from an account, usually on a regular basis, to another specified bank or building society account (including another Society account).
Tariff of Fees and Costs	the Society's list of Fees and Costs for the Account which are set out on page 3.
Working Day	any day which is not a Saturday, Sunday or English bank or public holiday.
You/Your	the account holder(s) in whose name(s) the Account is held.

Section 1: General Conditions

1. Rights of enforceability

- 1.1 Your Account will remain open and all conditions will remain in force until it is closed by either you or us in accordance with condition 16.
- 1.2 Only you or any personal representative can enforce these General Conditions or any other rights in respect of the Account against us.

2. Joint Accounts

- 2.1 Your Account may be held by several people jointly. If the Account is held in joint names:
 - a. all information regarding the Account will only be sent to the first named account holder's registered address. For Online Accounts this will be the email address;
 - b. liability to the Society is joint and several, meaning that each named account holder is responsible for all the obligations of the Account;
 - c. if one account holder dies, the Account will automatically transfer to the surviving account holder(s) on production of appropriate documentation as requested by the Society (for example a death certificate);
 - d. each joint account holder will be able to manage the Account, which will include withdrawing and giving instructions as to the operation or closure of the Account without the authority of the other(s).
- 2.2. If you do not wish for both account holders to manage the Account without the authority of the other(s), for example, in the event of a breakdown of the relationship of the joint account holders, you must inform us immediately, in which case:
 - i. we won't allow any withdrawals or changes without the written permission of all account holders; and/or
 - ii. if your Account is an Online Account, online services will not be available and you will only be able to operate your Account by post.

3. Membership

- 3.1 Unless the Product Terms and Conditions state otherwise, or you are not eligible for membership as set out in the Rules of the Society, your Account is a share account. This means that you will become a shareholding member of the Society through holding your Account.
- 3.2 Where your Account is not a share account, it will be a deposit account, which does not give you membership rights.
- 3.3 If you are a shareholding member, you are bound by the Rules of the Society. Copies of the Rules are available from your local branch and on our website, or you can call us on 03450 50 50 75.
- 3.4 Where the Account is a joint account, only the first named account holder is entitled to exercise the rights of membership (such as voting and participation in any distribution of the Society's assets). Joint account holders may select which of them is to be the representative (i.e. first named) account holder.

4. Operating your Account

- 4.1 Your Account must always be kept in credit.
- 4.2 Your Account is held entirely on your own behalf and the Society need not accept notice of any rights to, or interest in the money in your Account.
- 4.3 Your Account Documents remain our property and must be returned to us upon request. We may need to request the return of your Account Documents to update your Account or for such other reasonable purposes as we may notify you of from time to time.

- 4.4 Before we can discuss anything about your Account with you, we'll need to check your identity. We'll do this by:
- checking your signature;
 - requesting identification from you; or
 - by asking you to answer some security information and/or questions.
- 4.5 We'll contact you by phone, email or post if we suspect fraudulent activity or a security threat on your account.

5. Changes to your personal details

- 5.1 If you change any of your personal details (for example, your name, address, telephone number, email address or tax status/residency) you must inform us as soon as possible by contacting us.

You can do this by:

- i. writing to us at Customer Services, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS;
 - ii. calling us on 03450 50 50 75;
 - iii. visiting your local branch; or
 - iv. sending us a secure message where you have an Online Account or have registered for online services.
- 5.2 For certain changes, we may ask you to produce evidence of any such change.

6. Account security and your Account Documents

- 6.1 When you open an Online Account or apply for online services you will be required to set up personal Security Details. We may, from time to time, request that you set up new Security Details to ensure that your Account continues to operate securely.
- 6.2 You must take reasonable steps to keep your Security Details and Account Documents safe and must not reveal these to anyone or allow anyone else to use these to access your Account.
- 6.3 You must ensure that your Security Details are not stored in any form that allows access to your Account. In particular, you should:
- a. keep your PC secure by maintaining anti-virus, up-to-date software and appropriate firewalls; and
 - b. treat emails you receive with caution and be wary of any emails which ask you for your Security Details. The Society will never email you to ask for your Security Details.
- 6.4 We may contact you to confirm any instructions that you provide, if we feel this is appropriate and reasonable in the circumstances.
- 6.5 You must tell us immediately if:
- a. you believe that someone else knows your Security Details;
 - b. you have forgotten your Security Details;
 - c. you suspect that someone (other than a joint account holder) has or is attempting to access your Account; and/or
 - d. you think your Security Details have been kept in any form which may allow others access to your Account, in which case you should immediately arrange for the details to be deleted or the software disabled.
- 6.6 Your liability where you fail to keep your Security Details safe is set out at condition 26.

7. Other people operating your account

- 7.1 Other people may operate your Account through appropriate authority (such as a Power of Attorney) where we have received appropriate legal documentation and we have complied with any necessary legal requirements.
- 7.2 In certain circumstances we may, at our discretion, allow somebody else to provide us with instructions or make a withdrawal on your Account, for a limited period of time or for a specific purpose. We may require any person acting on your behalf to confirm that they will repay all claims in respect of any amount they withdraw from the Account, where we reasonably consider this necessary to protect us.

8. Minimum/maximum operating balance

8.1 Details of the minimum operating balance and the maximum balance in respect of the Account will be set out in the Product Terms and Conditions. Details of the rate of interest which will apply, should your account balance fall below or exceed the minimum/maximum balance, will also be set out in the Product Terms and Conditions.

9. Payments into your Account

9.1 How you pay money into your Account will depend on the type of account you have opened, as set out below. Any restrictions will be set out in the Product Terms and Conditions.

Online Account	<p>Your first payment can be made by Faster Payment or personal cheque. You may also pay by debit card, where this is permitted.</p> <p>When you make your first payment by Faster Payment or debit card, this must be made from a UK current account held in your name. We will carry out checks to ensure this has been sent from a UK current account held in your name. If it hasn't then this payment will be returned to the same account that the payment was made from.</p> <p>Once you have made your first payment, all further payments can only be made to your Account by Electronic Payment. For further details on the execution of Electronic Payments see the Payment Services Conditions in Section 2.</p>
Other Account	<p>You can make payments into your Account by:</p> <ul style="list-style-type: none">• Electronic Payment;• Internal transfer from another account held with the Society;• cash /debit card (at any branch); and• cheque. <p>Cheques can be sent by post however, we will not be liable for items lost in the post.</p>
Information for Cheque Payments	<p>When you pay a cheque into your Account:</p> <ul style="list-style-type: none">• the cheque should be made payable to the Account holder(s) or to Leeds Building Society. Where it is made payable to Leeds Building Society it should include on the payee line details of the Account number and/or name(s) of the Account holder(s) to whom the cheque is being paid. For example, "Leeds Building Society re Mr A.B. Smith", or "Leeds Building Society re a/c no. 1234567890";• we will not accept cheques that are payable only to Leeds Building Society unless they are drawn on an account which matches the name(s) of the account holder(s) on your Account;• it will be credited to your Account, however it may be returned unpaid due to lack of funds, the cheque being stopped, irregularities in the way the cheque has been completed or other reasons as determined by the bank on which the cheque has been drawn. In such circumstances the Society will debit the value of the cheque from your Account and may apply a Fee and/or Cost for this; and• any cheque will be deemed as being out of date and will not be accepted if it is presented more than six months after it is dated.

	<p>Cheque(s) go through a process called 'clearing'. This process is currently done via a 'paper clearing system' meaning cheques deposited to your Account will be available for withdrawal no later than the sixth Working Day after the cheque is paid in at a branch or the sixth Working Day after the cheque is received at the Society's Head Office.</p> <p>Cheques received after 3.30pm will be held over until the next Working Day before being processed and will therefore be treated as having being received on that day. For example, if you pay in a cheque at 4pm on a Friday, this will not be processed until Monday (presuming this is a Working Day).</p>
Foreign Currency	<p>You cannot pay in money in a currency which is not legal tender in the UK. Payments into your Account cannot be accepted if made by way of:</p> <ul style="list-style-type: none"> • foreign currency (except by way of IMO in accordance with condition PS1.9 of the Payment Services Conditions in Section 2); • foreign currency travellers cheques; • cheques from foreign banks; or • cheques in a foreign currency.

10. Withdrawals from your Account

10.1 All withdrawals must be authorised by you or a person acting on your behalf.

10.2 You may be asked to produce confirmation of your identity before any withdrawal is carried out and a withdrawal is not authorised by you until this confirmation has been provided to us.

10.3 How you make withdrawals from your Account will depend on the type of account you have opened, as set out below. Any withdrawal restrictions will be set out in the Product Terms and Conditions.

Online Account	Withdrawals from your Account can only be made by Faster Payment to your Nominated Account(s).
Other Account	<p>You can make withdrawals from your Account by:</p> <ul style="list-style-type: none"> • cash (up to a maximum of £300 each day). You will need to provide 48 hours' notice, if you require more than this (up to a maximum of £1,000); • Electronic Payment; • cheque; or • internal transfer to another Society account.
Cheque Withdrawals	<ul style="list-style-type: none"> • You may not withdraw funds against a cheque until the money has reached your Account in accordance with the central clearing cycle operated by banks. See condition 9 (Information for Cheque Payments) for further information regarding clearing times. • We are not obliged to stop payment of a building society cheque issued from your Account, unless it is returned to us for cancellation before being presented for payment. • We reserve the right to refuse to pay a building society cheque where the cleared balance in your Account is insufficient and payment would cause the Account to become overdrawn.

- 10.4 We will debit your Account with the amount of:
- a. all cash withdrawals from your Account;
 - b. any Electronic Payment you have instructed us to pay and have authorised.
 - c. cheques paid into your Account which are subsequently returned unpaid;
 - d. any Fees and Costs which are incurred in the operation of your Account;
 - e. any loss or expense which the Society suffers in connection with your Account as a direct consequence of a breach by you of these General Conditions and/ or the Product Terms and Conditions;
 - f. any sum taken from your Account in accordance with condition 27 (Our right to Set-Off) and
 - g. any other transaction which you have authorised.

11. Blocking your Account or an Electronic Payment

- 11.1 We can refuse to carry out any transaction on the Account in the following circumstances:
- a. if we reasonably believe that you or someone else is using the Account illegally or fraudulently;
 - b. we are required to do so by law;
 - c. you are subject to a bankruptcy order or administration order or you have entered into a voluntary arrangement with your creditors or where we reasonably believe that any of these are likely to happen;
 - d. the relationship between you and us has irretrievably broken down (for example you have been threatening or abusive to our colleagues);
 - e. there is a dispute (which we reasonably believe to be genuine) about the ownership or entitlement to the money in the Account;
 - f. you are in breach of these General Conditions and/or the Product Terms and Conditions;
 - g. we intend to use our right of set off as per condition 27;
 - h. we need to contact you to verify the validity of any instructions;
 - i. we need to contact you to clarify any instructions;
 - j. we need to verify the identity or authority of any person attempting to carry out a transaction on the Account or who informs us that they are acting for you;
 - k. there are insufficient cleared funds in the Account to cover the amount of the payment;
 - l. the terms of the payee's account or Nominated Account (as applicable) prevent completion of an Electronic Payment;
 - m. there are technical issues which prevent us from executing an Electronic Payment; and/or
 - n. circumstances beyond our reasonable control prevent us from offering a normal service (such as a computer failure or industrial action).
- 11.2 If an Account is blocked for any of the reasons listed in conditions 11.1 (a) to (g) above, you will not be able to make deposits or withdrawals. If the Account is blocked for any other reason then we may not allow you to make deposits or withdrawals.
- 11.3 Where we have refused to authorise an Electronic Payment for any of the reasons listed above, we will notify you in accordance with condition PS.3 of the Payment Services Conditions in Section 2.

12. Refusal by the Society to carry out transactions

- 12.1 We can also refuse to carry out a transaction on your Account where we have asked you to provide identification documents, or any other information, to prove your identity, or the authenticity of such information, to ensure we are meeting our legal and regulatory obligations.

13. Interest payments

Interest is calculated daily on cleared balances. Interest will be paid gross, without the deduction of income tax. Payment of gross interest does not imply that the interest you receive is exempt from tax. It is your responsibility to advise the appropriate tax authorities of any interest received. Interest payments are calculated, as follows:

Payment Type	Interest Paid
Electronic Payment	from the day of receipt of the payment into your Account
Cash Payment	from the day of receipt of the payment into your Account
Internal Transfer	from the day of receipt of the payment into your Account
Debit Card Payment	from the day of receipt of the payment into your Account
Cheques	interest is calculated from the second Working Day after the cheque is received at the Society's Head Office or branch. Cheques received after 3.30pm will be held over until the next Working Day before being processed and will therefore be treated as having been received on that day.

Interest payments are ordinarily calculated several days in advance of the actual payment. If transactions occur after the preparation of the interest calculation they will not be taken into account until the next interest payment date. It may be necessary to adjust your capital balance to compensate for any overpayment or underpayment of interest if withdrawals or deposits have taken place in this period.

14. Our right to change interest rates

14.1 Rate increases

We may increase the interest rate (including any bonus rate) on your Account at any time. Rate increases will be applied to your Account immediately and will be publicised on our website and in our branches.

14.2 Rate reductions

Unless the Product Terms and Conditions of your Account state otherwise, we may reduce the interest rate (including any bonus rate) on your Account, for any one or more of the following reasons:

- to respond, in a proportionate manner, to changes in the Bank of England Base Rate or any other Reference Rate;
- to enable us to manage margins between interest rates charged to our borrowers and interest rates paid to our investors, or the providers of funds to us, in the interests of our customers as a whole;
- to respond, in a proportionate manner, to any increase in costs reasonably incurred by the Society in operating its personal savings business;
- to enable us to harmonise, in a reasonable manner, having regard to the interests of all of our investors, the interest rates being paid to investors following any acquisition or transfer of deposit or savings accounts or any takeover of, or merger with another savings provider or deposit taker;

- e. to respond, in a proportionate manner, to changes in the law or the interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which we intend to comply with; or
- f. for any other valid reason where we believe the change is appropriate and reasonable.

15. Letting you know about changes to interest rates

15.1 We will give you at least 14 days' written notice where we intend to reduce your interest rate. This will be by email for Online Accounts. You will have a minimum of 30 days from the date of notification to close your Account without notice, loss of interest and without incurring any Fees and/or Costs for withdrawal, which would otherwise be due if the change is made for any of the reasons listed at 14.2 (a) to (e) and 60 days where the change is made under condition 14.2 (f).

15.2 Where your account is a Payment Account, we will give you at least two months notice, in advance of a change, to the last address known to us. We can make this change for one of the reasons set out in conditions 14.2 (a) to (f) above.

If you do not agree to the change(s) you can close your Account without notice, loss of interest and without any Fees and/or Costs for withdrawal which would otherwise be due. If you notify us that you do not accept the change, we will take this as notification that you wish to close your Account immediately.

This condition does not however apply where:

- a. the change is to your advantage; or
- b. the rate of interest on your Account is linked to a Reference Rate and a change in the interest rate is as a result of change in the Reference Rate, which will instead be applied to your Account immediately and will be publicised on our website and in our branches.

16. Account closures

16.1 Cooling off

From the date of Account opening, or (if later) the date you receive these General Conditions and the Product Terms and Conditions on paper or electronically, you have 14 days' to notify us (in writing) to Customer Services, Leeds Building Society, 105 Albion Street, Leeds LS1 5AS (or by sending a secure message to if you have an Online Account or have registered for online services) if you are not happy with your choice of Account. Within this period we will, if instructed by you, refund all funds held in your Account with interest from Account opening, or subject to eligibility, transfer all funds held in your Account to another account of your choice without applying any Fees, Costs or other charges associated with early withdrawal which would otherwise be due.

16.2 Closing your Account

If you wish to close your Account you should:

- a. give us notice by
 - i. writing to us at Customer Services, Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS;
 - ii. calling us on 03450 50 50 75;
 - iii. visiting your local branch; or
 - iv. sending us a secure message where you have an Online Account or have registered for online services; and
- b. pay all amounts you owe us on your Account, including any Fees and Costs due. In relation to some accounts, (such as fixed rate accounts), the Product Terms and Conditions may prohibit you from closing your Account until the fixed term has expired or may impose restrictions or conditions for withdrawing funds, which you must comply with.

16.3 Closure of your Account by the Society

- 16.3.1 Where your funds have not been accepted for a fixed term which has not yet expired, we can at our discretion close your Account and terminate this agreement at any time, by giving you at least one month's written notice to the last known address (or email address in the case of Online Accounts), unless you are required to give more than one month's notice to close your Account in which case we shall give you an equivalent period of notice. Notice will be two months' where your Account is a Payment Account.
- 16.3.2 We can close your Account immediately (regardless of whether your Account is a Payment Account and/or your funds have been accepted for a fixed term which has not yet expired) in the following circumstances:
- we receive notice of your death or bankruptcy;
 - where you have materially breached these General Conditions and/or the Product Terms and Conditions (unless in our reasonable opinion the breach is capable of remedy in which circumstances we will provide you with notice of the breach and grant you a reasonable period to remedy the breach before closing your Account); and/or
 - where the relationship between you and us has irretrievably broken down (for example, you have been violent or abusive to our colleagues).
- 16.3.3 If we close your Account and terminate this agreement in accordance with condition 16.3 above:
- we will return all funds held in your Account including any interest we owe you up to the date of closure; and
 - you must pay all amounts you owe us on your Account, including any Fees and Costs due.

17. Unclaimed balances

- 17.1 If your Account has a balance of less than £100 and has not been used to deposit or withdraw money for three years or more, we can close the Account and retain the balance, if we cannot trace you after reasonable enquiry. If you then contact us at a later date requesting that the Account be re-opened we shall not unreasonably refuse such a request (providing that you supply us with satisfactory proof of your identity). If we agree to re-open the Account you will not have had continuous membership. We may also change the Account to a different account type, and credit interest accordingly, or repay the Account balance to you with interest.

18. Dormant account

- 18.1 If you have money in a dormant Account, this will always be your property, or if you die, it will become part of your estate no matter how many years have passed.
- 18.2 The Society is not currently a member of the Reclaim Fund Ltd scheme (established under the Dormant Bank and Building Society Accounts Act 2008) but may choose to join in the future. If the Society does join the Reclaim Fund Ltd scheme in the future, we may close your Account and transfer the money to the Reclaim Fund Ltd scheme where:
- we have not been able to find you after making reasonable attempts; and
 - you have not taken any money out of your Account or paid any money into it for the past 15 years.
- 18.3 If we close your Account in accordance with condition 18.2, we will re-open your Account if:
- you ask us to and you provide us with satisfactory proof of your identity; or
 - we think it is reasonable to re-open it.
- If we re-open your Account, we will pay back any money which was in the Account when we closed it, together with any interest which the money would have earned if the Account had stayed open. Under these circumstances, we would reclaim this money back on your behalf from the "Reclaim Fund" under the Dormant Bank and Building Society Accounts Act 2008.

19. Loss, theft and use of your Account Documents

- 19.1 You should check your Account Documents regularly. If you discover that an Account Document(s) is/are missing, lost, stolen or might be being used by someone else, you must tell us as soon as possible by contacting your local branch or calling us on 03450 50 50 75.
- 19.2 Your liability where you fail to notify us in accordance with condition 19.1 above is set out at condition 26.
- 19.3 In the case of lost or stolen Account Documents you will be issued with new Account Documents after you have provided evidence of loss and proof of your identification as we may reasonably require.
- 19.4 We will accept telephone notification of lost Account Documents but you must also complete a lost documents form, which we will send to you. We are unable to order replacement documents, until this form has been completed by you and returned to us.
- 19.5 If you subsequently find your Account Documents or these are recovered you must immediately return these to the Society.
- 19.6 We may give the police or any other prosecuting authority any information we consider relevant.

20. Disputed transactions

- 20.1 You must log in to your Account, check your statements/Account Documents regularly and tell us as soon as possible of any disputed transaction. Where a disputed transaction relates to an Electronic Payment please see Section 2 conditions PS.5 and PS.6 of the Payment Services Conditions for further details in relation to disputed transactions.
- 20.2 In the case of any disputed transaction, the burden of proving fraud or that you acted without reasonable care, or that the Account Documents have been received by you, will lie with us. In such cases, we shall expect you to co-operate with us in our investigations.

21. Statements and information

- 21.1 Statements will be issued on request or at least annually for all Other Accounts in accordance with all applicable laws.
- 21.2 Where your account is a Payment Account, we will issue you with a statement each month where there has been a transaction in the previous month.
- 21.3 Statements for your Online Account will be available online (in accordance with all applicable laws) after you login. After two years, statement information will be removed from your Account records.
- 21.4 We may charge for duplicate requests, in accordance with our Tariff of Fees and Costs.
- 21.5 You can request a copy of these General Conditions, the Product Terms and Conditions, our Rates and Key Features information, and our Tariff of Fees and Costs at any time free of charge.

22. Fees and Costs

- 22.1 The Society will not charge for the normal use of cheques or Electronic Payments (except for CHAPS), debited from the Account.
- 22.2 The Society reserves the right to apply Fees and Costs, if:
 - a. the Society provides other services to you in connection with your Account (as set out in our Tariff of Fees and Costs); or
 - b. you do not comply with these General Conditions and/or the Product Terms and Conditions.

- 22.3 Where a Fee for a particular service is not set out in our Tariff of Fees and Costs, we will tell you the Fee for any other service or product before we provide that service or product and at any time you ask.
- 22.4 Where we incur a Cost because you have failed to fulfil an obligation under these General Conditions and/or the Product Terms and Conditions, you must pay us all reasonable Costs which we reasonably incur as a result of this failure.

23. Changes to Fees and/or Costs

- 23.1 Unless your Account is for a fixed term, we can at any time vary the Fees and/or Costs set out in our Tariff of Fees and Costs (in accordance with the notice provisions in condition 24 below) for any one or more of the following reasons (which may relate to circumstances existing at the time or those which we reasonably expect to apply in the near future):
- a. to respond, in a proportionate manner, to changes in the expenses which we reasonably incur in carrying out the relevant activities;
 - b. to respond, in a proportionate manner, to changes in the law or the interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which we intend to comply; and
 - c. to enable us to harmonise, in a reasonable manner having regard to the interests of our investors, the Fees and Costs concerned following any acquisition or transfer of deposit or savings accounts or any takeover of, or merger with, another deposit taker or savings provider.

24. Letting you know about changes to our Fees and/or Costs

- 24.1 We may change the Fees and/or Costs by giving you at least two months' notice in writing (or by email if you have an Online Account) at the last address/email address known to us. If the change is to your disadvantage you will have a minimum of 30 days (unless your Account is a Payment Account, in which case you will have a minimum period of two months) from the date of notification to close your Account without notice, loss of interest and without any Fees and/or Costs for withdrawal, which would otherwise be due .
- 24.2 Where we give you notice of a change under condition 24.1 above, the change will automatically take effect unless your Account is for a fixed term period, in which circumstance the change will take effect at the end of the fixed term (or, if later, two months' from the date of receipt of the notice).
- 24.3 If you do not agree to the change you must notify us in writing to Customer Services, Leeds Building Society, 105 Albion Street, LS1 5AS or by email if you have an Online Account, in accordance with condition 24.1 above, in which case, we will take this as notification that you wish to close your Account immediately and you may do so without notice or loss of interest and without paying any Fees and/or Costs for withdrawal which would otherwise be due. If we do not receive such notification, it will be taken that you have accepted the change.

25. Changes to these General Conditions

Section 2, condition PS.7 will apply to any change to the Payment Services Conditions. Otherwise, the provisions of this condition 25 will apply to the variation of the General Conditions of your Account (including the Product Terms and Conditions).

- 25.1 We may change/vary these General Conditions (including any conditions linked to a bonus payment), at any time if the change is to your advantage or for any of the following reasons:
- to respond, in a proportionate manner, to changes in the products or services we provide or the way we provide these;
 - to respond, in a proportionate manner, to changes in the law or interpretation of the law, decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice with which we intend to comply;
 - to enable us to harmonise, in a reasonable manner having regard to the interests of all of our investors, the conditions of your Account following any acquisition or transfer of deposit or savings accounts or any takeover of, or merger with, another deposit taker or savings provider; and/or
 - to correct any typographical errors or to make these General Conditions clearer and more easily understood.

25.2 Changes to your advantage

Where we make a change to these General Conditions that is to your advantage, then the change will be made immediately and will be publicised on our website and/or in our branches within 30 days of the change, or we will notify you in writing, or by email if you have an Online Account within a reasonable time of such change.

25.3 Changes to your disadvantage

Where we make a change to these General Conditions that is to your disadvantage:

- we will give you written notice to the last known address (or email address in the case of Online Accounts) at least 30 days before the change is to take effect; and
- you will have a minimum of 60 days from the date of notification to close your Account without notice, loss of interest and without any Fees and/or Costs for withdrawal which would otherwise be due.

26. Liability

- 26.1 Provided you have properly notified us where you believe either (i) your Account Documents are missing, lost, or stolen, (ii) your Account is being used by someone else; or your Security Details have been compromised (as per condition 6.6 and/or 19.1) your maximum liability will be £35.
- 26.2 Unless you have been fraudulent, negligent or you fail to co-operate with any investigation (as per condition 20.2), you will not be liable for any losses incurred in respect of unauthorised transaction(s) after we have received your notification.
- 26.3 Your liability will be unlimited where you have acted fraudulently, been negligent or you have failed to provide us with appropriate notification as per condition 6.6 and/or 19.1.
- 26.4 We will not be liable for any loss you may suffer of any kind whatsoever if we are unable to operate your Account or fulfil our obligations to you because of any abnormal or unforeseeable circumstances beyond our control, for example, delays or failures caused by industrial action, problems with another system or network or mechanical breakdown.
- 26.5 We cannot limit our liability for acting fraudulently or very carelessly, or otherwise exclude or limit our liability to the extent we are unable to do so by law.

27. Our right to Set Off

- 27.1 We may use any money in your Account towards payment of any money that you owe us either as a sole or joint debt (for example, under a mortgage) which is due for payment but which has not been paid. This is known as our right of set off.
- 27.2 We can use our right of set off, when your Account is in your sole name, as well as joint accounts you hold with another person.
- 27.3 If we propose to use our right of set off we will contact you at least 14 days beforehand to notify you of this. During this notice period your Account will be blocked in accordance with condition 11.1 (g).

27.4 Once we have used our right of set off, that money will belong to the Society and you will not be entitled to interest or any bonus (if applicable) on those funds.

28. Confidentiality

- 28.1 We will only give personal details or details of your Account to someone else if:
- a. you have specifically requested or consented to the disclosure; or
 - b. the law permits or requires us to do so; or
 - c. our interests make disclosure necessary; or
 - d. we have a public duty to disclose.

29. General

- 29.1 Where necessary, any word in these General Conditions which is in the singular shall also be read as in the plural and any word which is in the plural shall also be read as if it was in the singular.
- 29.2 These General Conditions and the Product Terms and Conditions constitute a legal agreement between the Society and you and govern the conduct of your Account.
- 29.3 Any failure by the Society to enforce any of its rights against you on one occasion, whether in whole or in part, should not be regarded as a waiver of the Society's rights to enforce these obligations on any other occasion whether in whole or in part.
- 29.4 Each of the provisions of these General Conditions and the Product Terms and Conditions is severable and distinct from the others and if at any time one or more of such provisions becomes illegal, invalid or unenforceable, this will not impair or affect the legality, validity or enforceability of the remaining provisions.
- 29.5 A reference to a statute, statutory provision or subordinated legislation is a reference to it as it is in force from time to time, taking account of any amendment or re-enactment and includes any statute, statutory provision or subordinate legislation which it amends or re-enacts.

30. How to make a complaint

- 30.1 We aim to provide a high quality service to customers at all times. Unfortunately mistakes do occur, but when this happens we shall do our best to resolve problems or misunderstandings which may arise. Should you need to refer a matter of complaint to us, you can do this by:
- visiting your local branch;
 - calling us on 03450 50 50 75;
 - visiting our website at www.leedsbuildingsociety.co.uk/resolving-problems/; or
 - by writing to us at Customer Liaison Team, Leeds Building Society, 105 Albion Street, Leeds LS1 5AS. Please include your Account number.
- 30.2 Ultimately, if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR.
- 30.3 If you have opened your account online, the European Commission also provides an online dispute resolution (ODR) platform which allows customers to submit their complaint through a central site and the complaint is forwarded to the right Alternative Dispute Resolution (ADR) scheme. For more information about ODR, please visit <http://ec.europa.eu/consumers/odr>.
- 30.4 The ADR scheme for Leeds Building Society is the FOS and you therefore may choose to use the ODR platform to refer your complaint or you can write to FOS directly.

31. Applicable law and jurisdiction

- 31.1 The relationship between you and the Society is based upon the laws of England and Wales.
- 31.2 These General Conditions and the Product Terms and Conditions are subject to the laws of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction.
- 31.3 These General Conditions and the Product Terms and Conditions and all documentation relating to your Account are supplied in English. All communications issued by the Society will be in English.

Section 2: Payment Services Conditions

The provisions of this Section 2 apply only to transactions made by way of Electronic Payments.

PS.1. Transactions/Electronic Payments from your Account

PS.1.1 Before an Electronic Payment is made from your Account this must be authorised by you.

For Other Accounts this is done by:

- providing the sort code and account number of the person you want to pay;
- providing the relevant Account Documents; and
- completing any necessary documentation as requested by us to complete an Electronic Payment on the Account.

For Online Accounts, this is done by:

- providing us with the sort code and account number for your Nominated Account and completing any other necessary formalities that we require to initiate an Electronic Payment on the Account; or
- contacting our Customer Helpline and providing your Account details and any Security Details requested by us so that we may verify you, to complete an Electronic Payment on the Account.

PS.1.2 In the event that an Electronic Payment is not authorised in accordance with condition PS.1.1, you may authorise the payment after it has been made, by providing consent to us verbally, or in writing.

PS.1.3 Where appropriate and if the Product Terms and Conditions permit, the authorisation can include authorising any single payment, a series of recurring payments (including payments for an indefinite period such as a regular Standing Order) or pre-authorising a future payment of an uncertain amount, such as a Direct Debit.

PS.1.4 Where we receive your instructions and authorisation before 3pm for Other Accounts or 8pm, for Online Account(s), we will treat your instructions to make the payment as having been received that day. Any instructions and authorisation received on a non-Working Day are deemed received on the next Working Day.

PS.1.5 For any instructions and authorisation received after 3pm for Other Accounts or before 8pm for Online Accounts or received by us on a non-Working Day, your instructions and authorisation will be treated as having been received by us on the next Working Day. For example, where the Account is an Online Account and we receive your instructions and authorisation to make an Electronic Payment at 8.30pm on Tuesday, we will treat your instructions to make the payment as having been received on Wednesday for the purposes of determining when the money is transmitted (provided both Tuesday and Wednesday are Working Days).

PS.1.6 Where you have instructed and authorised us to make an Electronic Payment out of your Account the money will be available to the payee within one Working Day after we received your instructions, unless the Electronic Payment is initiated by way of a paper-based authorisation process in which case the money will be available to the payee within two Working Days' after we received your instructions.

Withdrawing your authorisation/instructions

- PS.1.7 Once we have received your instructions, your authorisation may not be withdrawn (or revoked), except for future payments.
- PS.1.8 In respect of future payments (such as future Standing Order payments or Direct Debit instructions) your instructions/authorisation may be withdrawn upon notice to us and to the payee (where relevant), provided the notification of cancellation is received by us no later than 5pm on the Working Day, before the date set for execution. You can do this by writing to us or by calling us on 03450 50 50 75.

IMO Payments

- PS.1.9 If you receive money into your Account by IMO in a foreign currency we will change the amount of the payment into pounds sterling on the date that we receive it into your Account. The exchange rate used is the wholesale exchange rate used by our clearing bank on the date of receipt.

Future dated payments/Standing Orders

- PS.1.10 If the Product Terms and Conditions permit and you wish to set up a Standing Order you will need to provide your instructions in writing or by visiting your local branch.
- PS.1.11 Where you are setting up a Standing Order to pay someone for the first time, your instructions and authorisation will not be treated as having been received until we have completed our process for setting up the payment.

PS.2. Payments into your Account by Electronic Payment

- PS.2.1 When money is paid into your Account by Electronic Payment, and provided the payment is received by us prior to 3pm on a Working Day (for Other Accounts) or between 7am and 7pm (for Online Accounts) you will be able to withdraw the funds that day, subject to our normal opening hours, details of which are available from your local branch or on our website. Otherwise, you will be able to withdraw the funds on the next Working Day, subject to our normal opening hours.

PS.3. Blocking the Account

- PS.3.1 We can refuse to carry out any Electronic Payment on the Account for any of the reasons set out in condition 11 of the General Conditions. If an Account is blocked for any of the reasons listed in conditions 11.1 (a) to (g) of the General Conditions, it will not be possible to make deposits or withdrawals. If the account is blocked for any other reason then we may not allow you to make deposits or withdrawals.
- PS.3.2 Provided it would not be unlawful for us to tell you why we refused to authorise an Electronic Payment, we will notify you either verbally, or in writing, when we have done this at the earliest opportunity and in any event no later than the day by which the funds should have been available to the payee under condition PS.1.6. Following receipt of this notification you can visit your local branch or call us on our Customer Helpline for details of how to rectify any errors.

PS.4. Liability

- PS.4.1 Where an Electronic Payment is properly authorised by you in accordance with condition PS.1.1, we are responsible for its correct execution unless we can prove that the error was due to the fault of the payee's bank or building society.
- PS.4.2 Where we are liable for an incorrectly executed Electronic Payment out of your Account we will restore your Account to the position in which it would have been had the defective payment not taken place in accordance with condition PS.5 below. Where we are liable for the misallocation of funds into your Account we will restore your Account to the state it would have been in if the payment had been correctly allocated.

PS.4.3 Where you wrongly identify the person and/or account (including account number and/or sort code) to which an Electronic Payment should be made, we will make reasonable efforts to recover the payment made, but we will not be liable for any losses which may be incurred by you.

PS.5. Refunds

PS.5.1 You may be entitled to claim a refund in relation to an Electronic Payment where:

- a. the payment was not authorised by you in accordance with condition PS.1.1 above; or
- b. we are responsible for the transaction which has been incorrectly executed and you have notified us in accordance with condition PS.5.3.

PS.5.2 Direct Debit refunds will be made in accordance with the UK Direct Debit Scheme Rules and the UK Direct Debit Guarantee.

PS.5.3 If you become aware of an Electronic Payment which has not been properly authorised or has been incorrectly executed on the Account you must notify us by calling us on 03450 50 50 75. This notification must be provided as soon as you become aware of the error and in any event within 13 months of the date of the Electronic Payment. If you do not notify us within these timescales you will not be entitled to a refund under this condition PS.5.

PS.5.4 If you are entitled to a refund we will reimburse you for any interest and charges you have incurred as a result of the incorrect execution. We will not be responsible for any losses which are not directly associated with the incorrect execution of the Electronic Payment, for example, any loss of profits.

PS.5.5 In the case of a disputed Electronic Payment the burden of proving fraud or negligence will lie with us.

PS.6. Transaction information

PS.6.1 If you require any of the following information regarding an Electronic Payment or any additional information about Electronic Payments, please call us on 03450 50 50 75 with:

- a. details of the payment into and out of the Account, including a reference enabling you to identify the transaction (and, where appropriate, information relating to the payee);
- b. the amount of the transaction;
- c. any Fees and Costs for the transaction; and
- d. the date of the payment into or out of the Account.

PS.7. Changes to the Payment Services Conditions

PS.7.1 Where we make a change to the Payment Services Conditions, we will give you at least two months' written notice to the last address (or email address in the case of Online Accounts) known to us.

PS.7.2 Where we give you notice of a change under condition PS.7.1, the change will automatically take effect and you will be taken to have accepted the change unless you notify us in writing or by email, if you have an Online Account, that you do not agree to the change as soon as possible and in any event before the end of the two month period. If you notify us that you do not accept a change, we will take this as notification that you wish to stop using the functionality to make Electronic Payments on your Account immediately. If you subsequently use the functionality to make Electronic Payments on your Accounts again, you will be deemed to have accepted the change.

PS.8. General

PS.8.1 Conditions 29, 30 and 31 of the General Conditions in Section 1 shall apply as appropriate.

Summary Financial Statement

The directors have pleasure in presenting the Summary Financial Statement of the Society and its subsidiaries ('the Group') for the year ended 31 December 2017.

The Statement is a summary of information published in the audited Annual Accounts, Directors' Report and Annual Business Statement, all of which are available to members and depositors, free of charge, on request at any branch from 20 March 2018, or from the Society's website (www.leedsbuildingsociety.co.uk). The Independent Auditor's Report on the Society's full Annual Report and Accounts was unqualified.

The directors consider that the Group has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the going concern basis has continued to be adopted in preparing the Annual Report and Accounts.

Approved by the Board of Directors on 27 February 2018 and signed on its behalf by:

Robin Ashton

Chairman

Peter Hill

Chief Executive Officer

Robin Litten

Chief Financial Officer

Notes to Summary Financial Statement

Gross capital as a percentage of shares and borrowings

The gross capital ratio measures the proportion that the Group's capital bears to the Group's liabilities to holders of shares and borrowings. The Group's capital consists of profits accumulated over many years in the form of general reserves together with other reserves, revaluation reserves, subordinated liabilities and subscribed capital which cannot be repaid in priority to ordinary investors. Capital provides a financial cushion against difficulties that might arise in the Group's business and, therefore, protects investors.

Liquid assets as a percentage of shares and borrowings

The liquid assets ratio measures the proportion that the Group's assets held in the form of cash, short term deposits and other securities bears to the Group's shares and borrowings. Liquid assets are generally readily realisable, enabling the Group to meet requests by investors for withdrawals from their accounts, to make new mortgage loans to borrowers and to fund its general business activities.

Profit for the year as a percentage of mean total assets

The profit/assets ratio measures the proportion that the Group's profit after taxation for the year bears to the average of the Group's total assets during the year. The Group needs to make a reasonable level of profit each year in order to maintain its capital ratios at a suitable level to protect investors.

Management expenses as a percentage of mean total assets (cost to mean asset ratio)

The management expenses ratio measures the proportion that the Group's administrative expenses bear to the average of the Group's total assets during the year. Management (or administrative) expenses consist mainly of the costs of employing staff, running the Group's branches, information technology costs, advertising and other office costs. Expenses need to be controlled so that the Group operates as efficiently as possible while providing the service that members require.

Summary Financial Statement

Results for the year 2017

	2017 £m	2016 £m
Net interest receivable	213.2	201.8
Other income and charges	9.1	11.5
Fair value gains less losses on financial instruments	(1.3)	(1.3)
Administrative expenses	(95.5)	(91.9)
Impairment gains on loans and advances to customers	5.5	0.9
Impairment losses on intangible assets	(5.6)	-
Impairment losses on property, plant and equipment	(0.9)	(0.5)
Provisions for liabilities and charges	(3.6)	(3.9)
Operating profit and profit before tax	120.9	116.6
Taxation	(32.9)	(30.6)
Profit for the year	88.0	86.0

Financial position at the end of the year

Assets

Liquid assets	2,730.3	1,904.0
Mortgages	14,975.3	13,225.8
Other loans	247.7	251.9
Derivative financial instruments	258.5	263.1
Fixed and other assets	272.2	284.9
Total assets	18,484.0	15,929.7

Liabilities and equity

Shares	13,065.7	11,233.2
Borrowings	4,061.6	3,400.8
Other liabilities	210.8	182.0
Derivative financial instruments	161.9	214.4
Subscribed capital	25.0	25.0
Equity	959.0	874.3
Total liabilities and equity	18,484.0	15,929.7

Summary of key financial ratios

Gross capital as a percentage of shares and borrowings	5.73%	6.11%
Liquid assets as a percentage of shares and borrowings	15.94%	13.01%
Profit for the financial year as a percentage of mean total assets	0.51%	0.58%
Management expenses as a percentage of mean total assets	0.56%	0.62%

Summary Financial Statement

Independent Auditor's Statement on Summary Financial Statement.

Independent auditor's statement to the members and depositors of Leeds Building Society

We have examined the Summary financial statement for the year ended 31 December 2017 which comprises the results for the year, financial position at the end of the year and summary of key financial ratios together with the summary Directors' Report.

This report is made solely to the Society's members, as a body, in accordance with Section 76(5) of the Building Societies Act 1986. Our work has been undertaken so that we might state to the Society's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Society and the Society's members as a body, for our audit work, for this report, for our audit report, or for the opinions we have formed.

Respective responsibilities of directors and auditor

The directors are responsible for preparing the Summary Annual Report containing the Summary Financial Statement, in accordance with applicable United Kingdom law.

Our responsibility is to report to you our opinion on the consistency of the Summary Financial Statement within the Summary Annual Report with the full Annual Report and Accounts, Annual Business Statement and Directors' Report and its conformity with the relevant requirements of Section 76 of the Building Societies Act 1986 and regulations made under it.

We also read the other information contained in the Summary Annual Report containing the Summary Financial Statement as described in the contents section and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the Summary financial statement.

We conducted our work in accordance with Bulletin 2008/3 "The auditor's statement on the Summary Financial Statement in the United Kingdom" issued by the Auditing Practices Board. Our report on the Society's full Annual Report and Accounts describes the basis of our audit opinion on those financial statements.

Opinion on Summary Financial Statement

In our opinion the Summary financial statement is consistent with the full Annual Report and Accounts, the Annual Business Statement and Directors' Report of Leeds Building Society for the year ended 31 December 2017 and complies with the applicable requirements of Section 76 of the Building Societies Act 1986 and regulations made under it.

Deloitte LLP

**Chartered Accountants and Statutory Auditor
Leeds, United Kingdom**

27 February 2018

Leeds Building Society is a member of the Building Societies Association. The Society is covered by the Financial Ombudsman Service. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training).

The Society also offers some savings accounts that may be operated through branches and by post and certain products which can be operated by post only.

Large text, Braille and audio tape versions of our brochures are available on request.

Head Office: 105 Albion Street, Leeds LS1 5AS.

Let's talk

Pop into your local branch

www.leedsbuildingsociety.co.uk/find-a-branch

Call **03450 50 50 75** 8am - 8pm, 7 days a week