Leeds Building Society

Online Access Saver (Issue 25)

This product matures on 5 January 2028

Product Terms & Conditions

These Product Terms and Conditions should be read alongside our Society's 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Accounts can be withdrawn from sale at any time and without notice.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	Online Access Saver (Issue 25)
What is the interest rate?	4.20% Gross p.a./AER variable. This product matures on 5 January 2028. Interest is calculated daily. Interest is paid on maturity, 5 January 2028. Interest can be added to the account or paid to another account, with us or another provider. For balances below £1,000, the interest rate reduces to 0.05% Gross p.a./AER variable. **Gross** means the rate of interest payable before income tax has been taken off. 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 those changes.
What would the estimated balance be after 12 months based on a £1,000 deposit?	£1,042. This assumes that: • you deposit £1,000 on 5 January 2027; • you don't make any further deposits or withdrawals;

	• the interest rate doesn't change; and • the interest is paid annually on 5 January 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. The account cannot be opened by corporate bodies, trustees, executors, nominees or charities. **How much do I need to open the account?** £1,000. **Is there a minimum or maximum balance?** Minimum balance: £1,000. Maximum balance: £1,000,000/ £2,000,000 (joint account), plus any interest earned and paid to the account. **Are joint accounts permitted?** Yes **How do I open an account?** Online, via our website at www.leedsbuildingsociety.co.uk. **Can I have more than one of this account?** No **How do I operate the account?** Online only. You must maintain a valid email address and notify us promptly if it changes. We will use this to communicate with you. Your initial deposit may be made by cheque. But no further cash or cheque deposits can be made. **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. **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?	**Can I withdraw money?** Yes. Withdrawals must be to your **nominated account**. Cash and cheque withdrawals are not permitted.

	You must maintain the minimum operating balance of £1,000. If the balance falls below this the interest rate reduces to 0.05% Gross p.a./AER variable. **What happens on 5 January 2028?** The fixed term will end at midnight on 5 January 2028. This is known as maturity. On 6 January 2028, your funds including any interest, will be transferred to an instant access maturity account. Details of your options and terms and conditions for the new account will be provided before maturity.
Additional information	**What does gross interest mean?** This means we don't take off any tax. How your interest is taxed depends on your own circumstances, which may change. If you're unsure, you should get independent tax advice. **Can I cancel my account?** You have 14 days from the date you open your account to tell us in writing that you want to cancel your account. You must contact us on 0113 225 7777, visit us in branch or write to Customer Support, PO Box 228, LS1 9LN.

Information including rates correct as at 12 November 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 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?

Online only. You will need to follow our online application process via our website.

How do you verify my identity?

Under the Money Laundering Regulations and the Financial Conduct Authority rules, we are required to verify the name, address and date of birth of our customers. To do this we use an electronic verification system.

New customers
Online applications: You'll need your everyday bank or building society details; access to your email and your mobile phone. You'll also need the answers to some identity check questions.

Existing customers
Online applications: If you are already registered for our online services, you will need your username. If you are yet to register for our online services, you will 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.

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.

When are funds transferred online available?

If a deposit is received by the Society between 7am and 7pm, you will be able to withdraw those funds that day.

Withdrawals to your **nominated account** made before 8pm on a working day will be made available the next working day.

For more information on **nominated account** and online transactions please see the General Conditions.

*A n**ominated account** is an account linked to your savings account which you nominate to receive funds from your account. A **nominated account** must be a UK account, denominated in sterling and must be in your name. If the account is a joint account, the **nominated account** may be in the name of either account holder.*

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 of our brochures 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