

## PRODUCT TERMS

### About this Factsheet

This factsheet should be read with the General Terms & Conditions For Savings Accounts as together they explain how your savings account works. It's important to do this before you decide to open the account, and to keep these for your records. If there's any difference between the two, your Product Terms take priority as these are specific to your account.

The Financial Conduct Authority is a financial services regulator. It requires us, Yorkshire Building Society to give you this important information to help you to decide whether this account is right for you. You should read this document carefully so that you understand how your product works, and then keep it safe for future reference.

Please note that we may change the terms of the account, the interest rate and our charges relating to your account for certain reasons. The General Terms & Conditions For Savings Accounts set out those reasons and how we will notify you of the changes.

For full details of our charges and fees, please refer to our 'Charges and Fees Information' leaflet, which we'll send to you when you open your account.

- This product is no longer available to open.
- Open from £1 and save up to £2 million.
- Interest rate is variable.
- Interest can be paid monthly or annually.
- You will get a higher interest rate on the first £20,000 of your balance.
- Register to manage your account online.
- Withdraw as often as you want.

## SUMMARY BOX

Account Name	Access Saver																		
<b>What is the interest rate?</b>	<p><b>Annual Interest</b></p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Gross interest rate per year We do not take off income tax</th> <th>Annual Equivalent Rate (AER)</th> </tr> </thead> <tbody> <tr> <td>£1 to £20,000</td> <td>3.35%</td> <td>3.35%</td> </tr> <tr> <td>£20,000.01 and over</td> <td>3.25%</td> <td>3.25%</td> </tr> </tbody> </table> <p><b>Monthly Interest</b></p> <table border="1"> <thead> <tr> <th>Balance</th> <th>Gross interest rate per year We do not take off income tax</th> <th>Annual Equivalent Rate (AER)</th> </tr> </thead> <tbody> <tr> <td>£1 to £20,000</td> <td>3.30%</td> <td>3.35%</td> </tr> <tr> <td>£20,000.01 and over</td> <td>3.20%</td> <td>3.25%</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>■ You will get a higher interest rate on the first £20,000 of your balance. The lower interest rate is only on the amount of your balance that is above £20,000. For example, say you had £30,000 in your account. The first £20,000 would earn 3.35% interest, and the next £10,000 would earn 3.25% interest.</li> <li>■ AER helps you compare between accounts. It's the rate of interest if it was paid and added each year.</li> <li>■ The interest rate is variable and can go up or down.</li> <li>■ We work out your interest daily. If you choose annual interest, it will be paid on 31 March each year. If you choose monthly interest, it will be paid on the last day of each month.</li> </ul>	Balance	Gross interest rate per year We do not take off income tax	Annual Equivalent Rate (AER)	£1 to £20,000	3.35%	3.35%	£20,000.01 and over	3.25%	3.25%	Balance	Gross interest rate per year We do not take off income tax	Annual Equivalent Rate (AER)	£1 to £20,000	3.30%	3.35%	£20,000.01 and over	3.20%	3.25%
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<b>Can Yorkshire Building Society change the interest rate?</b>	<p><b>Yes</b>, we can change the interest rate up or down. We will let you know if this happens. The reasons why we could do this and how we will let you know, are in the General terms and conditions. You can find them in the 'Interest, charges and changes' section.</p>																		
<b>What would the estimated balance be after 12 months based on a £1000 and £30,000 deposit?</b>	<table border="1"> <thead> <tr> <th>Deposit</th> <th>Estimated Balance</th> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>£1,033.50</td> </tr> <tr> <td>£30,000</td> <td>£30,995.00</td> </tr> </tbody> </table> <p>We have based this on:</p> <ul style="list-style-type: none"> <li>■ The deposit added the day you opened the account.</li> <li>■ The interest rate staying the same.</li> <li>■ No money being taken out.</li> <li>■ No extra money added in.</li> </ul>	Deposit	Estimated Balance	£1,000	£1,033.50	£30,000	£30,995.00												
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<p><b>How do I open and manage my account?</b></p>	<p><b>To open this account, you must be:</b></p> <ul style="list-style-type: none"> <li>■ A UK resident.</li> <li>■ At least 11 years old (if under 11, it needs to be opened in trust)</li> </ul> <p><b>How much can I save?</b></p> <ul style="list-style-type: none"> <li>■ You can save from £1 to £2 million.</li> </ul> <p><b>Can it be a joint account?</b></p> <ul style="list-style-type: none"> <li>■ Yes.</li> </ul> <p><b>Can it be opened in trust?</b></p> <ul style="list-style-type: none"> <li>■ It can be opened in trust for young people under 18.</li> </ul> <p><b>How do I open this account?</b></p> <p>You can open this account by:</p> <ul style="list-style-type: none"> <li>■ Visiting your nearest branch or agency.</li> <li>■ Downloading an application form and posting it to us.</li> <li>■ Calling us and we'll send you an application form in the post.</li> </ul> <p><b>Can I open more than one?</b></p> <ul style="list-style-type: none"> <li>■ Yes.</li> </ul> <p><b>How can I manage my account?</b></p> <ul style="list-style-type: none"> <li>■ You can manage your account in a branch or agency, or by post.</li> <li>■ You can also register to manage your account online.</li> </ul>
<p><b>Can I withdraw money?</b></p>	<p>Yes, you can withdraw money as often as you want. Check our daily withdrawal limits.</p> <p>If you make a withdrawal using CHAPS, there will be a fee.</p> <p>To keep your account open, you need at least £1 in your account. You can close your account at any time.</p>
<p><b>Additional Information</b></p>	<p>You'll get a passbook record card when you open this account. It is a physical card that a branch or agency can update with your transactions.</p> <p><b>Whether you need to pay tax depends on your personal circumstances so could change in future.</b></p>

## IMPORTANT INFORMATION

### Tax

It is possible that taxes and costs may exist that are not paid via or by us. All savers should declare interest earned when making a tax return. It is your responsibility not ours, to make this declaration.

### Your right to cancel

If you change your mind within 14 days of opening, you can cancel your account. We'll help you switch to another account or refund your money along with any interest you've earned. There's no notice period or charge. Should you wish to cancel the account within this period, please write to Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ or call 0345 1200 300.

### Your money is protected

Your eligible deposits held by a UK establishment of Yorkshire Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. This limit is applied to the total of any deposits you have with the following: Yorkshire Building Society (including any deposits linked to an offset mortgage through our subsidiary Accord Mortgages Limited), Chelsea Building Society, Norwich & Peterborough Building Society and Egg. Any total deposits you hold above the limit between these brands are unlikely to be covered. For further information please call us on 0345 1200 100, ask at your local YBS branch, or visit the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk).

### Yorkshire Building Society Charitable Foundation and Small Change Big Difference® scheme

The Charitable Foundation is independent of the Yorkshire Building Society and supports registered charities that our members and colleagues care about. The Charitable Foundation can only continue to do this with the help of the Society's customers who take part in the Small Change Big Difference® scheme. You can assist with that vital work by agreeing to join the scheme, which means that you donate the pence amount of your annual interest (i.e. up to a maximum 99p) to the Charitable Foundation once a year on the same date as interest is normally credited (for monthly interest accounts the donation is made in June). Your local branch or agency will be happy to talk to you about this when opening your account or you can find out further information and details of charities that have been supported in your area online at [www.ybs.co.uk/charitablefoundation](http://www.ybs.co.uk/charitablefoundation).

### Protecting your interests

To help protect the Society's mutual status, all new customers, for the first 5 years of membership, have to assign any windfall conversion benefits which might be paid to the Yorkshire Building Society Charitable Foundation. What this means is that should any event take place which results in conversion benefits being paid, anyone who has been a member for less than 5 years would not receive the benefit. By opening this account you are agreeing to be bound by the terms of this.

### Not happy with our service?

We pride ourselves in delivering exceptional service, so if at any time you're not satisfied with the service you've received, please let us know. We have a simple process enabling you to do this, which is explained in our leaflet 'How to make a complaint'. If you would like a copy of the leaflet or if you wish to make a complaint, please contact any of our branches or call us on 0800 056 5252. If we cannot come to a resolution to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service, of which we are a member. You can find out more information at: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Our printed material is available in alternative formats e.g. large print, Braille or audio. Please visit us in branch or call us on 0345 1200 100.**

## PAYMENTS IN

You can pay money into your account (minimum £1) in the following ways:

- **Branch/agency counter service** – pay money in at any of our YBS branches or agencies.
- **Post** – cheques can be sent or taken into your local branch or agency. Cheques should be made payable to yourself or Yorkshire Building Society A/C (account holder's name).
- **Electronic Payments** – You can transfer money directly from another YBS account. We accept payments into our accounts via Faster Payments and CHAPS from other UK banks. This is subject to withdrawal terms and conditions of your other account.

Deposits will start to earn interest on the day they are showing as cleared funds in your account.

To make payments into your account from within the UK, please use the following:

<b>Sort Code</b>	60 – 92 – 04
<b>Bank Account Number</b>	The first 8 digits of your Yorkshire Building Society account number
<b>Reference or Roll Number</b>	The first 10 digits of your Yorkshire Building Society account number

All payments into and withdrawals from your account must be in Pounds Sterling and must be received from or paid to a UK bank account.

## PAYMENTS OUT

You can make the following withdrawals at any of our branches and agencies:

- Cash or cheque.
- CHAPS (there will be a £23.50 fee).

You can also transfer money:

- To another Yorkshire Building Society account.
- Electronically to another building society or bank account by Faster Payments.

For full details of Faster Payments limits and timescales, please refer to our 'Charges and Fees Information' leaflet.

## DAILY WITHDRAWAL LIMITS

The limits are set out below and are subject to change from time to time. Where the terms of your account allow immediate access to your funds:

Withdrawals on demand from **branches** are limited to:

- **Cash** - £1,000 on any one day, up to £5,000 in any seven-day period (requires two working days' notice).
- **Cheques** - Cheque withdrawals can be processed for any amount, subject to the account terms and conditions and the available balance.

Withdrawals on demand from **agencies** are limited to:

- **Cash** - £500 on any one day and a maximum of £1,000 in any seven-day period.
- **Cheques** - Cheque withdrawals can be processed for any amount, subject to the account terms and conditions and the available balance.

These limits apply irrespective of the number of accounts you may have with us and whether an account is a sole or a joint account. Proof of identity may also be required when making withdrawals.