



DECREASES TO EXISTING VARIABLE INTEREST RATE SAVINGS ACCOUNTS

The information below shows you the interest rate decreases we're making to our existing variable^A rate accounts, which will include one or more of the accounts that you hold.

Account name	Minimum balance	Current Interest Rates until 01/09/16			New Interest Rates from 02/09/16		
		Annual Gross ¹ pa	AER ²	Monthly Gross ¹ pa	Annual Gross ¹ pa	AER ²	Monthly Gross ¹ pa
Employee Saver Account (will become Access Saver From 15/09/16)	£1+	0.50%	0.50%	-	0.25%	0.25%	-
Falcon 50 (will become Advantage 50+ Issue 3 From 15/09/16)	£10,000+	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%
	£25,000+	1.15%	1.15%	1.14%	0.90%	0.90%	0.90%
	£50,000+	1.25%	1.25%	1.24%	1.00%	1.00%	1.00%
	£100,000+	1.40%	1.40%	1.39%	1.15%	1.15%	1.14%
Falcon Club Saver (will become One Day Account From 15/09/16)	£1+	1.75%	1.75%	-	1.50%	1.50%	-
Falcon First Saver (will become One Day Account From 15/09/16)	£1+	1.75%	1.75%	-	1.50%	1.50%	-
Falcon Flexisave (will become Triple Access Saver Issue 3 From 15/09/16)	£20+	1.20%	1.20%	-	0.95%	0.95%	-
Falcon Instant (will become Access Saver From 15/09/16)	£1+	0.50%	0.50%	-	0.25%	0.25%	-
Falcon Treasurer's (will become Access Saver From 15/09/16)	£1+	0.50%	0.50%	-	0.25%	0.25%	-
Instant Saver	£1+	0.80%	0.80%	0.80%	0.55%	0.55%	0.55%
Monthly Regular Saver	£10+	2.00%	2.00%	-	1.75%	1.75%	-
Online Saver and Issues 2 & 3 (all will become Online Saver From 15/09/16)	£1+	1.30%	1.30%	1.29%	1.05%	1.05%	1.04%
RSPCA Saver and Issues 2 & 3 (all will become RSPCA Saver Issue 3 From 15/09/16)	£10+	1.15%	1.15%	1.14%	0.90%	0.90%	0.90%
Summit Monthly (will become Access Saver From 15/09/16)	£1,000+	-	0.50%	0.50%	-	0.25%	0.25%
Triple Access Saver and Issues 2 & 3 (all will become Triple Access Saver Issue 3 From 15/09/16)	£100+	1.20%	1.20%	1.19%	0.95%	0.95%	0.95%
Yorkshire Air Ambulance - YAA Saving Saves Lives	£100+	0.50%	0.50%	-	0.25%	0.25%	-

Account name	Minimum balance	Current Interest Rates until 01/09/16			New Interest Rates from 02/09/16		
		Annual Tax Free ³ pa	AER ²	Monthly Tax Free ³ pa	Annual Tax Free ³ pa	AER ²	Monthly Tax Free ³ pa
Online ISA and Issue 2 (both will become e-ISA From 15/09/16)	£10+	1.00%	1.00%	-	0.75%	0.75%	-
	£10,000+	1.00%	1.00%	-	0.75%	0.75%	-
	£20,000+	1.05%	1.05%	-	0.80%	0.80%	-
Online ISA Issue 3	£10+	1.00%	1.00%	-	0.75%	0.75%	-
Instant ISA	£10+	1.00%	1.00%	1.00%	0.75%	0.75%	0.75%
Monthly Reward ISA and Issues 2 & 3 (all will become Monthly Reward ISA Issue 3 From 15/09/16)	£10+	-	1.20%	1.19%	-	0.95%	0.95%
Triple Access Saver ISA	£100+	1.35%	1.35%	1.34%	1.10%	1.10%	1.09%

continued overleaf...

DECREASES TO EXISTING VARIABLE INTEREST RATE SAVINGS ACCOUNTS CONTINUED

The information below shows you the interest rate decreases we're making to our existing variable[^] rate accounts, which will include one or more of the accounts that you hold.

Account name	Minimum balance	Current Interest Rates until 14/09/16			New Interest Rates from 15/09/16		
		Annual Gross ¹ pa	AER ²	Monthly Gross ¹ pa	Annual Gross ¹ pa	AER ²	Monthly Gross ¹ pa
Falcon 60 (will become Instant Saver From 15/09/16)	£1,000+	0.60%	0.60%	0.60%	0.55%	0.55%	0.55%
	£10,000+	0.70%	0.70%	0.70%	0.55%	0.55%	0.55%
	£25,000+	0.75%	0.75%	0.75%	0.55%	0.55%	0.55%
	£50,000+	0.85%	0.85%	0.85%	0.55%	0.55%	0.55%
Falcon 120 (will become Instant Saver From 15/09/16)	£5,000+	0.60%	0.60%	0.60%	0.55%	0.55%	0.55%
	£10,000+	0.70%	0.70%	0.70%	0.55%	0.55%	0.55%
	£25,000+	0.80%	0.80%	0.80%	0.55%	0.55%	0.55%
	£50,000+	0.90%	0.90%	0.90%	0.55%	0.55%	0.55%
£100,000+	1.00%	1.00%	1.00%	0.55%	0.55%	0.55%	
Online Saver - Issue 4 (will become Online Saver From 15/09/16)	£1+	1.05%	1.05%	1.04%	1.05%	1.05%	1.04%
Sterling Bonus (will become Triple Access Saver Issue 3 From 15/09/16)	£5,000+	0.50%	0.50%	-	0.95%	0.95%	0.95%

Account name	Minimum balance	Current Interest Rates until 14/09/16			New Interest Rates from 15/09/16		
		Annual Tax Free ³ pa	AER ²	Monthly Tax Free ³ pa	Annual Tax Free ³ pa	AER ²	Monthly Tax Free ³ pa
Falcon Cash ISA (will become Cash ISA Saver From 15/09/16)	£100+	1.00%	1.00%	-	1.15%	1.15%	-
	£500+	1.00%	1.00%	-	1.15%	1.15%	-
	£1,000+	1.40%	1.40%	-	1.15%	1.15%	-
Cash ISA Saver	£1+	1.40%	1.40%	-	1.15%	1.15%	-

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

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

All interest rates correct as of 04/08/16

[^]Variable rate of interest means that the rate payable on your account can change, and can move up and down.

¹ Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.

² AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.

³ Tax Free means interest that is not subject to income tax.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.