keyfacts®

4.40% (Tax-Free p.a./AER) Fixed Rate Cash eISA until 30 September 2027

YORKSHIRE BUILDING SOCIETY

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 the Fixed Rate Cash eISA is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference.

Please note that we may change the terms of the account, 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 account is for savings only and should not be used for business activities or managing regular payments, such as bills.

About ISAs

Yorkshire Building Society only offers Cash ISAs and only allow you to subscribe to one Cash ISA with us in any given tax year. You can save into more than one Cash ISA in the same tax year with other providers. By choosing a Cash ISA you will benefit from tax-free interest. You can invest up to your total annual ISA allowance in each tax year. This is £20,000 for the 2026/2027 tax year.

About Our Fixed Rate ISAs

This ISA is a limited-offer product, which means it can be taken off sale, without notice, at any time.

You can add money while the account is still open for new customers. After it closes to new customers, you have at least 30 days to continue to add money. Any money received after this time will be returned to you. We can accept ISA transfer from Cash ISAs and Stocks & Shares ISAs. The money must be available straight away.

We can email you to tell you the last day you are allowed to put money into the account. To get these emails, you need to give us your email address when you open the account.

- Open from £100.
- Interest rate is fixed.
- Interest is paid tax-free.
- Interest is paid on 30 September 2027.
- Open and manage your account online.
- You cannot withdraw until 1 October 2027.
- You'll lose 90 days' interest if you close before 1 October 2027.
- Choose to save some or all of your annual tax-free savings limit in this account.
- You can transfer existing ISAs into this one.

SUMMARY BOX

Account Name	Fixed Rate eISA until 30 September 2027
What is the interest rate?	<table><tr><th>Tax-free interest rate per year You don't pay income tax on this interest</th><th>Annual Equivalent Rate (AER)</th></tr><tr><td>4.40%</td><td>4.40%</td></tr></table> ■ AER helps you compare between accounts. It's the rate of interest if it was paid and added each year. ■ The interest rate is fixed until 30 September 2027. ■ We work out your interest daily. It is paid on 30 September 2027.
Can Yorkshire Building Society change the interest rate?	**No**. The interest rate is fixed until 30 September 2027.
What would the estimated balance be on 30 September 2027 based on a £1,000 deposit?	**£1049.91.** We have based this on: ■ the deposit added on 13 August 2026 ■ the interest rate staying the same ■ no money being taken out ■ no extra money added in.
How do I open and manage my account?	**To open this account, you must be:** At least 18 years old and one of the following: ■ a UK resident for tax purposes ■ a qualifying Crown employee ■ married to or in a civil partnership with a qualifying Crown employee.

How do I open and manage my account?	**How much can I save?** ■ You can save from £100 up to the maximum ISA allowance. For the 2026/2027 tax year, this is £20,000. A tax year runs from 6 April one year to 5 April the following year. ■ You can add money while it is still open for new customers. After it closes to new customers, you have at least 30 calendar days to continue to add money. As the account is a limited time offer, it might not be available for long. **Can it be a joint account?** ■ No. **How do I open this account?** ■ You can open it online. **Can I transfer an existing account into this one?** Yes. We can accept ISA transfers from Cash ISAs and Stocks & Shares ISAs. The money must be available straight away. ■ If you want to transfer ISA savings from the current tax year, you must transfer the full balance. ■ If you want to transfer ISA savings from previous tax years, you can transfer the full balance or part of it. Please check the terms and conditions of the ISA you're transferring from, in case there are any withdrawal restrictions or charges. Please make sure you transfer your savings using an 'ISA transfer' process. If you make the payment yourself, your money will lose its tax-free status. For more information, have a look at our guide to transferring Cash ISAs. **Can I open more than one?** ■ Yes. **How can I manage my account?** ■ You can manage your account online or on our mobile app.
Can I withdraw money?	No. You cannot withdraw money before 1 October 2027. You'll lose 90 days' interest if you close your account before 1 October 2027. We can make an exception for certain life events that affect you or your immediate family. These are critical or terminal illness, death, redundancy, nursing home or elderly care costs, divorce or court order. **What happens on 1 October 2027?** Your money will be transferred to an online easy access ISA. We'll send you full details of this account at least 14 days before your Fixed Rate eISA ends.
Additional Information	**Tax** ISAs are tax-free so the interest earned on an ISA doesn't count towards your Personal Savings Allowance (PSA). The PSA is the amount of interest you can earn without paying tax. **Whether you need to pay tax depends on your personal circumstances so could change in future.**

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 open a Cash ISA and then change your mind within 14 days, you may cancel your subscription and we will give you your money back with any interest it has earned. There's no notice period or charge. You can then open another ISA in the same tax year if you wish. If you wish to cancel your Cash ISA subscription within the 14 day time period, please call into your branch or write to Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ. If you do not cancel your subscription within the 14 day time period please note you will have subscribed to a Cash ISA for this tax year and you will not be able to open another Cash ISA with us in the same tax year.

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.**

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**

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 WHILST AVAILABLE TO NEW INVESTORS

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

- **Additional deposits -** Must be transfers from another Yorkshire Building Society account or another account with a bank or building society, e.g. by standing order. Deposits by account transfers from an external provider will start to earn interest on the day they are credited to your account.
- **Electronic Payments -** 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:

Sort Code	60 – 92 – 04
Bank Account Number	The first 8 digits of your Yorkshire Building Society account number
Reference or Roll Number	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.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. 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.

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