keyfacts® 1 Year Online Cash ISA

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 1 Year Online Cash ISA 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, 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.

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. 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.

- Open from £1 and save for 1 year.
- Interest rate is variable.
- Interest is paid tax-free.
- Interest is paid once, 1 year after you open the account.
- Open and manage your account online.
- Withdraw as often as you want.
- Choose to save some or all of your annual tax-free savings limit in this account.
- You can transfer existing ISAs into this one.
- One account per customer.

SUMMARY BOX

<table>
<tr><th>Account Name</th><th>1 Year Online Cash ISA</th></tr>
<tr><td>What is the interest rate?</td><td>
<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>4.05%</td><td>4.05%</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 variable and can go up or down.
We work out your interest daily. It is paid one year after you open your account.
</td></tr>
<tr><td>Can Yorkshire Building Society change the interest rate?</td><td>Yes, 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.</td></tr>
<tr><td>What would the estimated balance be after 12 months based on £1000 deposit?</td><td>£1040.50.
We have based this on:

the deposit added the day you opened the account
the interest rate staying the same
no money being taken out
no extra money added in.
</td></tr>
<tr><td>How do I open and manage my account?</td><td>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 much can I save?

You can save from £1 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.

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?

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?
No.
How can I manage my account?
You can manage your account online or on our mobile app.</td></tr>
</table>

Can I withdraw money?	Yes, you can withdraw money as often as you want. This ISA is flexible. This means you can withdraw money from your ISA account and pay it back in later. It will not affect your annual allowance, if it's done in the same tax year. For security reasons, you cannot withdraw money for the first 14 days after you open the account. If you make a withdrawal using CHAPS, there will be a fee. To keep your account open, you need at least £1 in your account. You can close your account at any time. **What happens after one year?** Your 1 Year Online Cash ISA will be transferred to an online easy access ISA. We'll send you full details of this account at least 14 days before your 1 Year Online Cash ISA 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

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.

PAYMENTS OUT

This product is designed for personal savings only. **It is not suitable for managing regular payments such as bills.**

You can make the following withdrawals online:

- Transfer to another Yorkshire Building Society account.
- Transfer electronically to another building society or bank account by Faster Payment.

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