

PRODUCT FACTSHEET

About this Factsheet

This factsheet contains the product terms for the Make Me A e-Saver. It should be read with the General Terms and Conditions as together they explain how your savings account works. You should keep these for your records. It is important that you read all of the terms before you decide to open the account.

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

For full details of our charges please refer to our 'Charges and Fees Information' leaflet which you will receive when you open your account. Additionally you can obtain a copy at any of our branches and agencies or by calling 0345 1200 100.

About Make Me A e-Saver

- Save up to £150 per month until 31st January 2023
- Pays a variable** rate of interest
- Interest paid annually
- Open with a minimum of £1
- Only one account per person
- Unlimited withdrawals
- Chance to win one of 10 monthly prizes (if eligibility and deposit requirements met)
- Open and manage your account online

SUMMARY BOX

Account Name	Make Me A e-Saver						
What is the interest rate?	<p>This product pays a variable** rate of interest of:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th colspan="2">Annual Interest</th> </tr> <tr> <th>Gross† p.a.</th> <th>AER*</th> </tr> </thead> <tbody> <tr> <td>1.65%</td> <td>1.65%</td> </tr> </tbody> </table> <p>Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.</p> <p>† Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.</p> <p>* 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.</p> <p>** Variable rate of interest means that the interest rate payable on your account can change and can move both up and down.</p> <p>Payment of interest</p> <ul style="list-style-type: none"> ■ Interest calculated daily on cleared balances ■ Interest is paid into the Make Me A e-Saver account on the 31st January 2023. 	Annual Interest		Gross† p.a.	AER*	1.65%	1.65%
Annual Interest							
Gross† p.a.	AER*						
1.65%	1.65%						
Can Yorkshire Building Society change the interest rate?	Yes. We may change the interest rate for particular reasons, detailed in our General Terms & Conditions. We will notify you in advance of any changes.						
What would be the estimated balance after 12 months based on £150 per month deposits?	<p>£150 per month saved at 1.65% gross† p.a./AER* would lead to a balance of £1,816.00 at the end of 12 months. We have worked this out assuming a £150 deposit is made on the first day of each month throughout the 12 months the account is held. No withdrawals are made, the interest earned is added to the account and no changes are made to the current interest rate.</p> <p>This is provided for illustrative purposes only and does not take into account your individual circumstances.</p>						
How do I open and manage my account?	<p>Eligibility</p> <ul style="list-style-type: none"> ■ You must be aged 16 or over and live in England, Scotland or Wales to open the account. We may close your account if you're not living in one of these countries. You may not open an account if you live in Northern Ireland due to the law governing prize draws in that country. ■ You can only have one Make Me A e-Saver account in your name at any time and cannot open the account in trust for another person. If you open the account in joint names, only the main account holder will be counted as having opened one account. The secondary account holder may still open another Make Me A e-Saver account. You are not eligible for this account if you are an employee for the Yorkshire Building Society. ■ If you are named a main account holder on more than one Make Me A e-Saver account, the most recent account opened will be transferred to the Easy e-Saver Issue 2. <p>Account opening and management</p> <p>Accounts can be opened online at ybs.co.uk with a minimum of £1.</p> <p>The account can be managed online you will be able to check your balance, interest rates, make and view transactions on your account online whenever you wish.</p> <p>The maximum balance (excluding interest) is £1,950 at the end date of 31st January 2023.</p>						

<p>How do I open and manage my account?</p>	<p>Account switching It is not possible to transfer an existing Yorkshire or Chelsea Building Society account to this product.</p> <p>Deposits The maximum deposit is £150 per calendar month until 31st January 2023. If you deposit more than £150 in any calendar month, we will return the overpayment within 10 days. If payments are made by standing order, please ensure your bank sets up your standing order to allow sufficient time for payments to reach your account within each calendar month.</p> <p>Interest calculated on your account balance and any prize draw winnings that may be paid into your account, do not count towards this £150 limit. Please see 'the Additional Prize Draw terms below, for details on entering our prize draw.</p>
<p>Can I withdraw money?</p>	<p>Withdrawals The Make Me A e-Saver account allows unlimited instant withdrawals, withdrawals can be made from your account at any time on condition that there are sufficient cleared funds in your account and that you maintain the minimum balance of £1, without loss of interest. If you withdraw money during a calendar month, you may need to repay some or all of it back during the same calendar month to be eligible for the prize draw. For more details see the 'Additional Prize Draw terms' below.</p> <p>For security reasons, online withdrawals are not available for the first 14 days after your account has been opened. After 14 days withdrawals can be made from your account at any time on condition that there are sufficient cleared funds in your account and that you maintain the minimum balance of £1</p> <p>Maturity On 1st February 2023, your savings will be transferred to the Easy e-Saver Issue 2 account and you will have easy access to your funds.</p>
<p>Additional Information</p>	<p>We will generally communicate with you via email. It is very important that you notify us if your e-mail address changes. You can change your contact details (postal address, email and telephone) when you are logged in. To change your name you will need to write, enclosing proof of the change, to Savings Service, Yorkshire Building Society, Yorkshire House, Bradford, West Yorkshire, BD5 8LJ.</p>

MAKING ADDITIONAL DEPOSITS

There are various ways to pay money into your Make Me A e-Saver:

- Additional deposits (minimum amount £1) must be transfers from another bank or building society account, 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 – You can transfer money directly to your Make Me A e-Saver from another account. We accept payments electronically.

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

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

MAKING WITHDRAWALS

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.**

FULL PRIZE DRAW TERMS AND CONDITIONS

Prize Draws

This promotion is open for entries between 19th January 2022 until 31 December 2022 inclusive (the "Entry Period").

Prize draws will take place on the 3rd of each calendar month, starting from March 2022 and ending January 2023. A total of 11 prize draws. If a prize draw can't take place on the scheduled date for whatever reason, we'll hold it as soon as we can thereafter.

Eligibility for the Prize Draw

To qualify for entry into each prize draw:

- Your Make Me A Saver or Make Me A e-Saver (the "Account") must still be open during the Entry Period;
- You must meet the eligibility conditions for holding the Account (see the section on 'eligibility' in the Summary Box); and
- You cannot be an employee for the Yorkshire Building Society. If you become an employee for the Yorkshire Building Society during the Entry Period, you will not be entered into any of the monthly prize draws.

How do I qualify for entry into a prize draw?

To enter any prize draw, the balance on your Account must increase by at least £50, but no more than £150 during the calendar month immediately preceding the relevant prize draw; known as the "Qualifying Month") during the Entry Period ("the Entry Requirement").

For example, to qualify for entry into the April 2022 prize draw, your Account balance must have increased by at least £50 but no more than £150 during the Qualifying Month of March 2022.

If you open the Account with £50, you do not need to increase the balance a further £50 during the same calendar month that you opened the Account to qualify for the following prize draw.

The increase of your Account balance is calculated by comparing the balance in cleared funds at the end of a Qualifying Month with the balance in cleared funds at the start of that Qualifying Month. Save for the prize draw in March 2022 where we will compare the balance in cleared funds at the end of February 2022 with the balance in cleared funds at 19th January 2022.

This means that if you take money out of your Account during a Qualifying Month, you may need to pay some or all of it back in to ensure that your Account balance has increased by £50 from the start of that Qualifying Month, to qualify for entry into a prize draw.

Not increasing your Account by at least £50 in a calendar month does not disqualify you for entry into any subsequent prize draws. For example, if you increase your Account by £10 in May 2022, you will not qualify for the draw in June 2022 but will have the option of entering any following prize draw, subject to meeting the Entry Requirements.

Please see the table below as an example of qualified and disqualified entries into the prize draw:

Balance at start of Qualifying Month	Amount withdrawn	Amount paid in	Balance at end of Qualifying Month	Amount Eligible for prize draw the following month
£150	£10	£70	£210	Yes (an increase of £60)
£800	£100	£140	£840	No (an increase of only £40)

Interest calculated on your Account balance and any prize draw winnings that may be paid into your Account, do **not** count towards the £50 increase in balance you will need to be entered into the prize draw.

An eligible and qualifying Account gives you one entry into each prize draw. If you qualify for entry into the prize draw meeting the Entry Requirement, you will automatically be entered into the prize draw.

When won't I be entered into a prize draw?

You will not be entered into a prize draw in the same calendar month in which you open an Account. For example, if you open your Account on 2nd March 2022, you will not be entered into the prize draw taking place 3rd March 2022. However, you will be eligible for the prize draw in April 2022 if you meet the eligibility conditions and Entry Requirements for that Qualifying Month.

We won't enter your Account into a prize draw if your balance hasn't increased by at least £50.00 in any Qualifying Month during the Entry Period before a prize draw.

We will not enter you into the prize draw if your Account is not open or if you are not living in England, Scotland or Wales on the day of any prize draw.

You cannot be an employee for the Yorkshire Building Society and have an Account. If you become an employee for the Yorkshire Building Society during the Entry Period, you will no longer qualify to be entered into any of the monthly prize draws.

Choosing winners

Winners of each prize draw will be chosen at random from all Accounts entered into the draw. We'll use an automated computer process to do this.

The prizes

The prize for each winner will be £1,500. Ten winners will be selected for each monthly prize draw. If your Account qualifies for an entry into a monthly prize draw and there are 3,000 other qualifying accounts, your chance of winning is 1/300.

Winners

We will notify the winners in writing within 30 days of a prize draw. Any Accounts held by more than one person will be counted as one, and any prize will apply to all of you together. Your prize funds will be transferred to your Account within 30 days of a prize draw.

To indicate that a valid prize draw took place, we may share your surname and the county you reside to anyone who requests within one month of a prize draw. If you object to any or all your surname, county and winning entry being published or made available, please let us know. We may still provide the information and winning customer to the Advertising Standards Authority on request. We may also contact you in respect of post-prize draw publicity events.

ADDITIONAL 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.

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 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 ybs.co.uk/charitablefoundation

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 0345 1200 100.

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.

Your right to cancel

You have the right to change your mind within 14 days of opening an account. If you do we will help you switch to another account or return your money with any interest earned. We will not apply any 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.

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.

Important information about compensation arrangements

Your eligible deposits with 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, Chelsea Building Society, Norwich & Peterborough Building Society and Egg. Offset deposits through our subsidiary Accord Mortgages Limited are held by Yorkshire Building Society on behalf of Accord. Any total deposits you hold above the £85,000 limit between these brands are unlikely to be covered. For further information please call us on 0345 1200 100, ask at your branch, or visit the FSCS website at www.fscs.org.uk.

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

Yorkshire Building Society will communicate with you in English.

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.

Small Change Big Difference® is a registered trademark of Yorkshire Building Society. Yorkshire Building Society Charitable Foundation Registered Charity No: 1069082. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ

YBS Share Plans is part of Yorkshire Building Society.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society.

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. ybs.co.uk



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