

## PRODUCT FACTSHEET

### About this Factsheet

This factsheet contains the Product Terms for the Loyalty Six Access eSaver. 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 Loyalty Six Access eSaver

**To be eligible to open a Loyalty Six Access eSaver you must have had an open account (Savings or Mortgage) with Yorkshire Building Society as either Main Holder, Other holder or Trustee for at least the 12 consecutive months prior to applying and already be registered for online access. Attorneys on an existing account, and customers of Chelsea Building Society, N&P and SharePlans will not be eligible to open a Loyalty Six Access eSaver. For further information see eligibility in the summary box below.**

- Save from £1 up to £500,000 for a year.
- Pays a variable\*\* rate of interest.
- Interest paid annually.
- Only one account per person.
- Open and manage your account online.
- Unlimited withdrawals on six days per year based on the anniversary of the account opening date, plus closure at any time if required.

## SUMMARY BOX

Account Name	Loyalty Six Access eSaver		
What is the interest rate?	This product pays a variable rate of interest of:		
		Annual Interest	
	Minimum Balance	Gross† p.a.	AER*
	£1+	3.00%	3.00%
	<p><b>Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.</b></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><b>Payment of interest</b></p> <ul style="list-style-type: none"> <li>■ Interest is calculated daily on cleared balances.</li> <li>■ Annual interest is paid into the Loyalty Six Access eSaver account, on the anniversary of account opening, so if you opened your account on 14th June, interest would be paid on 13th June the following year.</li> </ul>		
Can Yorkshire Building Society change the interest rate?	<b>Yes.</b> 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 a £1,000 deposit?	<p>After 12 months your balance would be £1,030.00.</p> <p>We have worked this out assuming a £1,000 deposit is made on account opening, no further deposits or withdrawals are made throughout the 12 months, the interest earned is added to the account and no changes made to the current interest rate.</p> <p><b>This is provided for illustrative purposes only and does not take into account your individual circumstances.</b></p>		
How do I open and manage my account?	<p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>■ You have to be at least 16 years old and a UK resident to open the account. The account can be held on your own or jointly with someone else. The Loyalty Six Access eSaver account can not be opened in trust.</li> <li>■ To be eligible to open a Loyalty Six Access eSaver you must have had an open account (Savings or Mortgage) with Yorkshire Building Society as either Main Holder, Other holder or Trustee for at least the 12 consecutive months prior to applying and already be registered for online access. Attorneys on an existing account, or beneficiaries on an account held in trust and customers of Chelsea Building Society, N&amp;P and SharePlans will not be eligible to open a Loyalty Six Access eSaver. Eligible customers of Chelsea Building Society, N&amp;P and SharePlans can open the branch based Loyalty Six Access Saver Issue 2 as an alternative.</li> <li>■ You can only hold one Loyalty Six Access eSaver or Loyalty Six Access Saver Issue 2 in your name. For joint accounts you can only be the Main Holder on one account but can be Other Holder on the second account.</li> <li>■ If you are named as Main Holder on more than one Loyalty Six Access eSaver account, the most recent account opened will be closed and the funds returned to you.</li> <li>■ If you have closed your account with us within the last 12 months and transferred the money to a new account, unfortunately you can not apply for the Loyalty Six Access eSaver. Please apply to your nearest branch or by post for the alternative product, Loyalty Six Access Saver Issue 2.</li> </ul>		

<b>How do I open and manage my account? (Continued)</b>	<p><b>Account Opening and Management</b> Accounts can be opened online at ybs.co.uk with a minimum of £1. The maximum balance is £500,000. 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><b>Account Switching</b> If you are an existing online customer and have an easy access account that allows closures at any time and you wish to transfer your account to this one, you will need to go online to open the new account and close your existing account and then transfer your balance across to the new account.</p>
<b>Can I withdraw money?</b>	<p>The Loyalty Six Access eSaver account allows you to withdraw from your account, without losing any interest, on six days per account year based on the anniversary of the account opening date. Withdrawals are instant and if required you can close your account even if you have used all of your withdrawal days.</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 anytime on condition that there are sufficient cleared funds in your account and that you maintain the minimum balance of £1.</p> <p><b>Maturity</b> On the first anniversary of your account opening, your savings will be transferred into an easy access account and you will have easy access to your funds. We will send to you the full details via email of the new product, at least 14 days prior to the maturity of this Loyalty Six Access eSaver.</p>
<b>Additional Information</b>	We will advise you of the forthcoming product maturity, and generally communicate with you via email. It is very important that you notify us if your email 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 General Servicing, Yorkshire Building Society, Yorkshire House, Bradford, West Yorkshire, BD5 8LJ

## MAKING ADDITIONAL DEPOSITS

There are various ways to pay money into your Loyalty Six Access eSaver:

- Additional deposits - (minimum amount £10) must be transfers from another bank or building society account, e.g. by standing order, or another account held with Yorkshire Building Society. 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 Loyalty Six Access eSaver from another account. We accept payments into our accounts from other UK banks electronically. This account allows deposits into the account via faster payments and CHAPS. Subject to withdrawal terms and conditions of your other account.

<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

## 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.**

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

## 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 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 [ybs.co.uk/charitablefoundation](http://ybs.co.uk/charitablefoundation)

### 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 the branch or agency where you opened your account 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.

### 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.

### 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 local branch, or visit the FSCS website at [www.fscs.org.uk](http://www.fscs.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**.

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

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](http://ybs.co.uk)



Protected