

PRODUCT FACTSHEET

About this Factsheet

This factsheet contains the product terms for the Internet Saver – Issue 4 account. 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 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 Internet Saver - Issue 4

- Save from £1 up to £1 million
- Pays a variable** rate of interest
- Choose to have your interest paid monthly or annually
- Manage your account online 24 hours a day

SUMMARY BOX

Account Name	Internet Saver - Issue 4			
What is the interest rate?	This product pays a variable** rate of interest of:			
	Annual Interest		Monthly Interest	
	Gross [†] p.a.	AER*	Gross [†] p.a.	AER*
	0.75%	0.75%	0.75%	0.75%
	<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 is calculated daily on cleared balances ■ Annual interest is paid on 31 March. It can be paid into the Internet Saver – Issue 4 account, another Yorkshire Building Society account or another building society or bank account ■ Monthly interest is paid on the last day of each month. It must be paid into another Yorkshire Building Society account or another building society or bank account. 			
Can Yorkshire Building Society change the interest rate?	We can make changes to the interest rate on this account for particular reasons. General Terms and Conditions 7 and 8 set out those reasons. Term 11 tells you how we will notify you of the changes.			
What would be the estimated balance after 12 months based on a £1,000 deposit?	<p>After 12 months your balance would be £1,007.50.</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>This projection 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 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. <p>Account opening and management</p> <p>Accounts can be opened online at ybs.co.uk with a minimum of £1.</p> <p>The maximum balance is £1 million.</p> <p>You will be able to check your balance, interest rates, make and view transactions on your account online whenever you wish.</p> <p>Account switching</p> <p>If you currently have an existing Yorkshire Building Society account it may be possible to transfer to this product, subject to meeting eligibility criteria. Please check with us to see whether this is possible.</p>			

Can I withdraw money?	<p>The Internet Saver – Issue 4 account allows instant withdrawals (minimum £1 without loss of interest).</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>If you want the option of an ATM card your account provides access to the LINK cash machine network, you can deposit and withdraw cash using your LINK card. You can withdraw between £10 and £500 per day or undertake up to 5 withdrawals within these limits per day from Yorkshire Building Society ATMs. Limits from other LINK machines may vary. Please be aware if a withdrawal is made from the account by CHAPS a charge of £23.50 will be incurred.</p>
Additional Information	<p>If you have requested a LINK card, it will be posted to you and should arrive within 5 days of opening the account. Your Personal Identification Number (PIN) will be posted and should arrive 4 days after receipt of the card. If you do not receive your card or PIN, you must report this to us immediately.</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

- Your initial deposit can be by cheque however, following this any cheques subsequently received will be returned to you
- Additional deposits (minimum £1) must be transfers, either from another bank or building society account e.g. by standing order or another account held with Yorkshire Building Society. Deposits by account transfer will start to earn interest on the day they are credited to your account.

MAKING PAYMENTS FROM THE WITHIN THE UK

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

To make payments into your account from outside the UK, please contact us at your local branch or agency, by phone or check online for details.

MAKING WITHDRAWALS ONLINE

You can transfer money directly to another account electronically by logging into your account or by the use of the optional LINK Card at a cash machine.

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.**

CHAPS payments can only be completed in a branch with a proof of name ID and a secure message with full instructions sent from your online account message centre.

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

Your right to cancel

If you have an Internet Saver - Issue 4 and subsequently change your mind within 14 days, we will either transfer your savings to another account with us (subject to the completion of the appropriate application form) or repay them to you with interest earned up to and including, the day of closure. Contact us for more details.

Call us on 0345 1200 100 for more details about closing your account. Alternatively you can write to Savings Service, Yorkshire Building Society, Yorkshire Drive, Bradford, BD5 8LJ or login and close your account online.

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 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.

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.

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**.

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

