About 1 Year Limited Access Saver Issue 3

- Save from £100 up to £2 million in a one year account
- Pays a variable rate of interest
- Open and manage your account online
- You can't fund the account from an existing YBS Group account
- Interest will be paid annually

On the first anniversary of your account opening, your savings will be transferred to the latest issue of the Limited Access Saver.

Unlimited withdrawals on one day per account year based on the anniversary of the account opening date. The account can be closed at any time.

SUMMARY BOX

<table>
<thead>
<tr>
<th>Account Name</th>
<th>1 Year Limited Access Saver Issue 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>What is the interest rate?</td>
<td>This product pays a variable** rate of interest of:</td>
</tr>
<tr>
<td></td>
<td><strong>Annual Interest</strong></td>
</tr>
<tr>
<td></td>
<td>Gross¹ p.a.</td>
</tr>
<tr>
<td></td>
<td>1.30%</td>
</tr>
<tr>
<td>Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.</td>
<td></td>
</tr>
<tr>
<td>¹</td>
<td>Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.</td>
</tr>
<tr>
<td>²</td>
<td>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.</td>
</tr>
<tr>
<td>**</td>
<td>Variable rate of interest means that the interest rate payable on your account can change and can move both up and down.</td>
</tr>
<tr>
<td>Payment of interest</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Interest is calculated daily on cleared balances</td>
</tr>
<tr>
<td></td>
<td>Annual interest is paid on the anniversary of account opening, so if you opened your account on 16 March, interest would be paid on 15 March the following year. It will be paid into the 1 Year Limited Access Saver Issue 2 account.</td>
</tr>
<tr>
<td>Can Yorkshire Building Society change the interest rate?</td>
<td>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.</td>
</tr>
<tr>
<td>What would be the estimated balance after 12 months based on a £1,000 deposit?</td>
<td>After 12 months your balance would be £1,013.00.</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>This is provided for illustrative purposes only and does not take into account your individual circumstances.</td>
</tr>
<tr>
<td>How do I open and manage my account?</td>
<td>Eligibility</td>
</tr>
<tr>
<td></td>
<td>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. Only 1 account can be opened per person.</td>
</tr>
<tr>
<td></td>
<td>Account opening and management</td>
</tr>
<tr>
<td></td>
<td>Accounts can be opened with a minimum of £100 at ybs.co.uk</td>
</tr>
<tr>
<td></td>
<td>You will be able to check your balance, interest rates, make and view transactions on your account online whenever you wish.</td>
</tr>
<tr>
<td></td>
<td>The maximum balance is £2 million.</td>
</tr>
<tr>
<td></td>
<td>Account switching</td>
</tr>
<tr>
<td></td>
<td>It is not possible to fund from or transfer an existing Yorkshire Building Society Group account to this product.</td>
</tr>
</tbody>
</table>
Can I withdraw money?  
The 1 Year Limited Access Saver Issue 3 account allows you to withdraw from your account on one day per account year, based on the anniversary of the account opening date. You may also close your account at any time even if you have used your withdrawal day without loss of interest.
Please be aware if a withdrawal is made from the account by CHAPS a charge of £23.50 will be incurred. Proof of name ID will be required.
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 £100.

Maturity  
On the first anniversary of your account opening your savings will be transferred to the latest issue of the Limited Access Saver.

Additional information  
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 Savings Service, Yorkshire Building Society, Yorkshire House, Bradford, West Yorkshire, BD5 8LJ.

**MAKING ADDITIONAL DEPOSITS**

There are various ways to pay money into your 1 Year Limited Access Saver Issue 3:
- Additional deposits (minimum amount £10) must be transfers from another bank or building society account, e.g. by standing order. Transfers from an existing Yorkshire Building Society account are not permitted. 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 1 Year Limited Access Saver Issue 3 from another account. We accept payments electronically.

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

<table>
<thead>
<tr>
<th>Sort Code</th>
<th>60 – 92 – 04</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Account Number</td>
<td>The first 8 digits of your Yorkshire Building Society account number</td>
</tr>
<tr>
<td>Reference or Roll Number</td>
<td>The first 10 digits of your Yorkshire Building Society account number</td>
</tr>
</tbody>
</table>

To make payments into your account from outside the UK, please contact us by phone or check ybs.co.uk for details.

**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.

**Your right to cancel**

If you open a 1 Year Limited Access Saver Issue 3 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, BDS 8LJ or login and close your account online.
As detailed on page 2 of this factsheet the 1 Year Limited Access Saver Issue 3 product will mature on the first anniversary of account opening to Limited Access Saver Issue 1. Details of this issue are shown below.

### Summary Box

<table>
<thead>
<tr>
<th>Account Name</th>
<th>Limited Access Saver Issue 1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>What is the interest rate?</strong></td>
<td>This product pays a variable** rate of interest of:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Annual Interest</th>
<th>1.10%</th>
<th>1.10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross† p.a.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>AER*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.

† Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.

* 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.

** Variable rate of interest means that the interest rate payable on your account can change and can move both up and down.

**Payment of interest**

- Interest is calculated daily on cleared balances
- Annual interest is paid on 31 March. It can be paid into the Limited Access Saver Issue 1 account, 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?**

After 12 months your balance would be £1,011.00.

We have worked this out assuming a £1,000 transfer is made from your maturing 1 Year Limited Access Saver Issue 3 account, no further deposits or withdrawals are made throughout the 12 months, the interest earned is added to the account and no changes are made to the current interest rate.

This is provided for illustrative purposes only and does not take into account your individual circumstances.

**How do I open and manage my account?**

**Eligibility**

The balance held in the 1 Year Limited Access Saver Issue 3 account will be transferred to Limited Access Saver Issue 1 after the 12 months has ended. Accounts can be opened with a minimum of £1.

The account can be managed online.

The maximum balance is £2 million.

**Account switching**

It is not possible to fund from or transfer an existing Yorkshire Building Society Group account to this product.

**Can I withdraw money?**

The Limited Access Saver Issue 1 account allows you to withdraw from or close your account one day per account year, based on the account opening date. You may also close your account at any time even if you have used your withdrawal day without loss of interest.

Please be aware if a withdrawal is made from the account by CHAPS a charge of £23.50 will be incurred. Proof of name ID will be required.

**Additional information**

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 Savings Service, Yorkshire Building Society, Yorkshire House, Bradford, West Yorkshire, BD5 8LJ.

### Making Additional Deposits

There are various ways to pay money into your Limited Access Saver Issue 3:

- Additional deposits (minimum amount £10) must be transfers from another bank or building society account, e.g. by standing order. Transfers from an existing Yorkshire Building Society account are not permitted. 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 Limited Access Saver Issue 1 from another account. We accept payments electronically.

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

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To make payments into your account from outside the UK, please contact us by phone or check ybs.co.uk for details.
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
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, call us on 0345 1200 300 for more details. Alternatively, you can write to Savings Service, Yorkshire Building Society, Yorkshire Drive, Bradford, B8L3 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.

Yorkshire Building Society Charitable Foundation and Small Change Big Difference® scheme
The Charitable Foundation is independent of 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). 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.

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 nearest 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 visit us in branch or call us on 0345 1200 100.