



## Summary of Interest Rates

as at 20 February 2015

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### **Closed Issue Variable Savings Interest Rates**

We recently reviewed our savings accounts and after careful consideration we simplified our range by streamlining the number of products we offer.

As a result of this review, a number of our historical products were closed during January/February 2015. If you are affected by this review you will have been notified in writing (or email for online accounts) during December 2014 with further information including the exact date that your account will close.

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### **Interest rate changes**

If you were affected by any interest rate changes during the period 21 February 2014 – 20 February 2015, you will have been notified in writing (or email for online accounts) within the required notice period.

Any changes to the interest rates on these accounts will be listed in the columns overleaf titled 'Previous interest rate' and 'Current interest rate'.

## Variable rate tax-free accounts currently available

Account name and balance required to achieve rate	Current interest rate Tax-free <sup>3</sup> %/AER <sup>2</sup>
<b>Access ISA (launched 15/05/14)</b> £1+	0.75
<b>Web ISA (launched 15/05/14)</b> £1+	0.75

## Variable rate accounts currently available

Account name and balance required to achieve rate	Current interest rate Gross <sup>1</sup> %/AER <sup>2</sup>
<b>Access Saver (launched 15/05/14)</b> £100+	0.75
<b>Blue and Amber Account (Issue 3) (launched 15/05/14)</b> £100+	0.75
<b>DinoSaver/Vault</b> £10+	1.50
<b>Flexible RegularSaver</b> £20+ Plus variable 0.25% conditional bonus. See product terms and conditions for details.	1.25 (excluding conditional bonus)
<b>RegularSaver (Issue 3)</b> £50+ Plus variable 1.80% conditional bonus. See product terms and conditions for details.	1.25 (excluding conditional bonus)
<b>Ronnie the Rhino YoungSaver</b> £10+	1.50
<b>Web Saver (launched 15/05/2014)</b> £100+	0.75

## Variable rate tax-free accounts no longer available to open

Account name and balance required to achieve rate	Current interest rate Tax-free <sup>3</sup> %/AER <sup>2</sup>
<b>Child Trust Fund Bonus Saver</b>	1.90
<b>Child Trust Fund (previously from Mercantile Building Society)</b>	2.30
<b>eISA</b> £1+	1.25
<b>Everyday ISA</b> £1+	1.25
<b>Loyalty ISA</b> £1+	1.50

## Variable rate accounts no longer available to open

Account name and balance required to achieve rate	Previous interest rate Gross <sup>1</sup> %/AER <sup>2</sup>	Current interest rate Gross <sup>1</sup> %/AER <sup>2</sup>
<b>Advance Access Account</b> £50,000+ £25,000+ £2,500+ £100+		1.25 1.20 1.10 1.00
<b>Advance Access Account Monthly</b> £50,000+ £25,000+ £2,500+ £100+		1.00 0.95 0.85 0.75
<b>Access Saver Monthly</b> £100+		0.50
<b>Albion Payment Account</b> £50,000+ £25,000+ £2,500+ £100+		1.50 1.40 1.20 1.00
<b>Blue and Amber Account (Issue 2)</b> £100+		1.25
<b>Caring Saver</b>  £10,000+ £5,000+ £1,000+ £500+ £100+	Interest rates before 22/03/14 1.50 1.00 0.55 0.30 0.10	Interest rates from 22/03/14 1.50 1.00 0.55 0.50 0.50
<b>Caring Saver (Issue 2)</b> £500+		0.55
<b>Deposit Access Account</b> £100+		1.25
<b>Deposit Access Account Monthly</b> £100+		1.00
<b>E-Saver</b> £100+		1.25
<b>Easy Access Account Annual and Monthly</b> £50,000+ £25,000+ £0+		1.00 0.75 0.50
<b>Everyday Saver</b> £100+		1.25
<b>Everyday Saver Monthly</b> £100+		1.00
<b>Flexible Access Account</b> £1+		1.75
<b>Flexible Access Account Monthly</b> £1+		1.75/1.76
<b>i-Save</b> £10+ Plus a bonus of 0.25% for transferred funds from the Vault or YoungSaver. See product terms and conditions for details.		1.25

## Variable rate accounts no longer available to open (continued)

Account name and balance required to achieve rate	Current interest rate Gross <sup>1</sup> %/AER <sup>2</sup>
<b>Leeds United Saver Account (Issue 2)</b> £100+	1.25
<b>Maturity Blue and Amber (Issue 2)</b> £10+	1.25
<b>Member Loyalty Access Account</b> £0+	1.50
<b>Mortgage Saver</b> £20+	1.50
<b>Northern Rail Staff Saver</b> £20+ Plus 2% conditional bonus. See product terms and conditions for details.	1.00 (excluding conditional bonus)
<b>Online Access Saver</b> £100+	1.25
<b>Payment Saver Account</b> £150,000+ £100,000+ £100+	1.25 0.85 0.50
<b>RegularSaver (Including Issue 1 and 2)</b> £20+ Plus variable 3% conditional bonus. See product terms and conditions for details.	0.05 (excluding conditional bonus)
<b>YoungSaver</b> £10+	1.50

## Affinity contributions

Account name	Recipient
<b>Blue and Amber Account (Issue 2 and 3)</b>	We make a donation equivalent to 1% of total balances held in the account to Leeds Rhinos Rugby Club
<b>Caring Saver and Caring Saver (Issue 2)</b>	We make a donation equivalent to 1% of the average balance held in all Caring Saver accounts to named charities of the Society's choice
<b>Leeds United Saver Account (Issue 2)</b>	We make a donation equivalent to 0.5% of the total balances held in the account to Leeds United Football Club

## Products involved in Rationalisations

### Products transferred between 03/03/14 and 23/03/14

Closed product name	New product name
<b>Albion Investment Account</b>	Easy Access Account Annual
<b>The Bantams Account</b>	Everyday Saver
<b>Blue and Amber Account</b>	Blue and Amber Account (Issue 2)
<b>Bonus FlexiSaver</b>	Easy Access Account Annual
<b>Bonus ISA</b>	Instant ISA
<b>Capital 7 Shares</b>	Easy Access Account Annual
<b>Capital 7 Shares Monthly</b>	Easy Access Account Monthly
<b>Capital Instant</b>	Easy Access Account Annual
<b>Capital Instant 2</b>	Easy Access Account Annual
<b>Capital Instant Monthly</b>	Easy Access Account Monthly
<b>Child Trust Fund Bonus Saver (Issue 2)</b>	Child Trust Fund Bonus Saver
<b>Direct Saver Account Annual</b>	Easy Tracker Account Annual
<b>Donny Rovers Saver</b>	Everyday Saver
<b>Extra Growth Bond (Issue 2)</b>	Flexible Access Annual
<b>Family+ Account (including Instant 30 Day Notice, 60 Day Notice, 90 Day Notice and 365 Day Notice)</b>	Easy Access Account Annual
<b>Fixed Rate Bond (Maturity)</b>	Easy Access Account Annual
<b>Flexibond Share Account</b>	Flexible Access Annual
<b>Flexibond Shares Monthly</b>	Flexible Access Monthly
<b>FlexiSaver</b>	Easy Access Account Annual
<b>Gold Access Shares</b>	Easy Access Account Annual
<b>Gold Access Shares Monthly</b>	Easy Access Account Monthly
<b>Huddersfield Giants Saver</b>	Everyday Saver
<b>Instant Gold</b>	Easy Access Account Annual
<b>The Junior Bantams Account</b>	DinoSaver or Vault (depending on child's age)
<b>Junior Rovers</b>	DinoSaver or Vault (depending on child's age)
<b>Junior Vikings Account</b>	DinoSaver or Vault (depending on child's age)
<b>Leeds United Saver Account</b>	Leeds United Saver Account (Issue 2)
<b>Loyalty Instant Gold</b>	Easy Access Account Annual
<b>Loyalty Maturity ISA</b>	Loyalty ISA
<b>Maturity Base Rate Tracker Annual</b>	Easy Tracker Account Annual
<b>Maturity Base Rate Tracker Monthly</b>	Easy Tracker Account Monthly
<b>Maturity Blue and Amber Account</b>	Blue and Amber Account (Issue 2)
<b>Maturity GCA ISA</b>	Loyalty ISA
<b>Maturity Donny Rovers Saver</b>	Everyday Saver
<b>Maturity ISA</b>	Loyalty ISA
<b>Maturity Member Loyalty Flexible Saver</b>	Member Loyalty Access Account
<b>Maturity Postal Tracker</b>	Easy Tracker Account Annual
<b>Maturity Postal Tracker Monthly</b>	Easy Tracker Account Monthly

<b>Maturity Tracker Annual</b>	Easy Tracker Account Annual
<b>Maturity Tracker ISA</b>	Easy Tracker ISA Account
<b>Maturity Tracker Saver (including Issue 2 and 3)</b>	Easy Tracker Account Annual
<b>Maturity Tracker Saver Monthly (Issue 3)</b>	Easy Tracker Account Monthly
<b>Maturity White Rose Account</b>	Everyday Saver
<b>MBS 180 Day Shares</b>	Easy Access Account Annual
<b>MBS 180 Day Shares Monthly</b>	Easy Access Account Monthly
<b>MBS 60 Plus Account Monthly</b>	Easy Access Account Monthly
<b>MBS 90 Day Rollover</b>	Easy Access Account Annual
<b>MBS Bonus 90</b>	Easy Access Account Annual
<b>MBS Bonus 90 Monthly</b>	Easy Access Account Monthly
<b>MBS Capital Bond</b>	Flexible Access Annual
<b>MBS Capital Bond Monthly</b>	Flexible Access Monthly
<b>MBS Century Shares</b>	Flexible Access Annual
<b>MBS Century Shares Monthly</b>	Flexible Access Monthly
<b>MBS Deposit</b>	Easy Access Account Annual
<b>MBS Deposit 4.5 Rate Adj</b>	Flexible Access Account Annual
<b>MBS Gross Interest</b>	Easy Access Account Annual
<b>MBS High Yield Bond (including 1.9 Adj)</b>	Easy Access Account Annual
<b>MBS High Yield Bond Monthly</b>	Easy Access Account Monthly
<b>MBS Home Banks</b>	Easy Access Account Annual
<b>MBS Matured TESSA</b>	Loyalty ISA
<b>MBS Mini Cash ISA</b>	Loyalty ISA
<b>MBS Moneymaker Plus</b>	Easy Access Account Annual
<b>MBS Moneymaker Plus Monthly</b>	Easy Access Account Monthly
<b>MBS Paid Up Share (including 0.25 Adj)</b>	Easy Access Account Annual
<b>MBS Preference Shares</b>	Easy Access Account Annual
<b>MBS Premier 60 (Issue 2)</b>	Easy Access Account Annual
<b>MBS Premier 60 (Issue 2) Monthly</b>	Easy Access Account Monthly
<b>MBS Privileged Savers Account</b>	Easy Access Account Annual
<b>MBS Rollover Access</b>	Easy Access Account Annual
<b>MBS Savings Share (including 0.25 Adj)</b>	Easy Access Account Annual
<b>MBS Senior Savers Account</b>	Easy Access Account Annual
<b>MBS Subscription Share</b>	Easy Access Account Annual
<b>MBS Young Savers Account</b>	DinoSaver or Vault (depending on child's age)
<b>Member Loyalty Bond (+ Bonus) (Issue 2)</b>	Member Loyalty Access Account
<b>Member Loyalty Saver (+ Bonus) (including Issue 3)</b>	Member Loyalty Access Account
<b>Online Access Account (Issue 5 and 6)</b>	Easy Online Tracker Account
<b>Online Freedom 50</b>	Easy Online Tracker Account
<b>Portfolio Gold (including Issue 2, 3, 4, 6 and 7)</b>	Easy Access Account Annual
<b>Postal Bonus Account (including Issue 2)</b>	Easy Access Account Annual
<b>Postal Bonus Saver (Issue 2 and 3)</b>	Easy Access Account Annual
<b>Premium Access Shares</b>	Easy Access Account Annual

<b>Premium Access Shares Monthly</b>	Easy Access Account Monthly
<b>Premium Access Shares Loyalty Annual</b>	Easy Access Account Annual
<b>Premium Access Shares Loyalty Monthly</b>	Easy Access Account Monthly
<b>Premium Gold</b>	Easy Access Account Annual
<b>Tracker Gold</b>	Easy Tracker Account Annual
<b>Tracker Gold Monthly</b>	Easy Tracker Account Monthly
<b>Tracker ISA</b>	Easy Tracker ISA Account
<b>Tracker Plus Saver</b>	Easy Tracker Account Annual
<b>Tracker Saver</b>	Easy Tracker Account Annual
<b>White Rose Account</b>	Everyday Saver

#### Products transferred between 01/12/14 and 12/12/14

Closed product name	New product name
<b>Albion Cheque Account</b>	Albion Payment Account
<b>Maturity Tracker Account (Issue 4)</b>	Easy Access Tracker
<b>Maturity Tracker Account (Issue 4) Monthly</b>	Easy Access Tracker Monthly
<b>Maturity Tracker ISA (Issue 4 and 5)</b>	Easy Access Tracker ISA
<b>Premier Current Account</b>	Payment Saver Account
<b>Special Notice Shares</b>	Flexible Access Annual

#### Products transferred between 25/01/15 and 08/02/15

Closed product name	New product name
<b>30 Day Notice Account</b>	Advance Access Account
<b>Advance Saver</b>	Deposit Access Account
<b>Albion 30 Shares Annual</b>	Advance Access Account
<b>Albion 30 Shares Monthly</b>	Advance Access Account Monthly
<b>Albion Saver (including Issue 2)</b>	Advance Access Account
<b>Albion Web Saver (including Issue 2)</b>	Online Access Saver
<b>Bonus Access Saver</b>	Deposit Access Account
<b>Bonus Notice Account</b>	Deposit Access Account
<b>Diamond Saver Account (including Issue 2)</b>	Deposit Access Account
<b>Easy Online Tracker Account</b>	Online Access Tracker
<b>Easy Tracker Account</b>	Easy Access Tracker
<b>Easy Tracker Account Monthly</b>	Easy Access Tracker Monthly
<b>Easy Tracker ISA Account</b>	Easy Access Tracker ISA
<b>Flexible Freedom</b>	Deposit Access Account
<b>Flexible Freedom Monthly</b>	Deposit Access Account Monthly
<b>Instant ISA</b>	Everyday ISA
<b>Maturity Access Account (including Issue 2 and 3)</b>	Everyday Saver
<b>Maturity Access Account Monthly (including Issue 2 and 3)</b>	Everyday Saver Monthly

## Products involved in Rationalisations (continued)

Products transferred  
between 25/01/15 and 08/02/15

Closed product name	New product name
Maturity Access ISA	Everyday ISA
Maturity Access ISA Monthly	Easy Access Tracker ISA Monthly
Maturity GCA Tracker ISA (Issue 1)	Easy Access Tracker ISA
Maturity ISA (including Issue 2)	Everyday ISA
Maturity Tracker Account (Issue 1, 2, 3 and 5)	Easy Access Tracker
Maturity Tracker Account Monthly (Issue 1, 2, 3 and 5)	Easy Access Tracker Monthly
Maturity Tracker ISA (Issue 1, 2, 3 and 6)	Easy Access Tracker ISA
Maturity Tracker ISA Monthly (Issue 6)	Easy Access Tracker ISA Monthly
Online Access Account (including Issue 2, 3, 4 and 7)	Online Access Saver
Online Bonus ISA	eISA
Online ISA	eISA
Online Saver (Issue 1 and 2)	Online Access Saver
Postal Access Account	Advance Access Account
Postal Bonus Saver	Advance Access Account
Postal Max	Advance Access Account
Unlimited Access Account (including Issue 2 and 3)	Advance Access Account
Unlimited Access Account Monthly (including Issue 2 and 3)	Advance Access Account Monthly
Unlimited Access Postal Account (including Issue 2 and 3)	Advance Access Account
Unlimited Access Postal Account Monthly (including Issue 3)	Advance Access Account Monthly

## Tracker products as at 20/02/15

The following accounts track the Bank of England Base Rate.  
The Bank of England Base Rate is currently 0.50%.

Easy Access Tracker
Easy Access Tracker Monthly
Easy Access Tracker ISA
Easy Access Tracker ISA Monthly
Maturity Tracker Account (Issue 6 and 7)
Maturity Tracker Account Monthly (Issue 6 and 7)
Maturity Tracker ISA (Issue 7 and 8)
Online Access Tracker

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## All variable rate accounts detailed in this leaflet will pay a default interest rate of 0.05% Gross<sup>1</sup> p.a./AER<sup>2</sup> or 0.05% Tax-free<sup>3</sup> p.a./AER<sup>2</sup> where the balance falls below the minimum stated in product terms and conditions.

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### How is interest paid?

Interest is paid annually unless stated otherwise. You will be notified of any changes in interest rates in accordance with the Society's General Investment Conditions/the Society's Online Account Conditions (or if you have an Albion Payment Account or Payment Saver Account you will be notified of such changes in accordance with the Albion Payment Account Terms and Conditions or Payment Saver Account Terms and Conditions as applicable).

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### General Investment Fees and Costs

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Copies of documents such as cheques or statements	£5 per item or page
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Transfer of funds from your account by CHAPS	£20 per transfer
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Transfer of funds from your account by IMO	£25 per transfer
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Cheques credited to your account but returned to us unpaid by the paying bank or building society	£10 per cheque
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Other charges may be applied to accounts that operate outside of the agreed terms and conditions	These will be advised when charged
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Notes: All information in this leaflet is correct as at 20 February 2015.

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### Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors – including most individuals and small businesses – are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000 for protected deposits. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [fscs.org.uk](http://fscs.org.uk) or call the FSCS on 0800 678 1100 or 020 7741 4100. Please note, *only* compensation queries should be directed to the FSCS.

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Payment Saver Account and Albion Payment Account Fees and Costs are available on request. The Society is covered by the Financial Ombudsman Service. The Society's main business is the provision of savings products, mortgages and general insurance. The Society offers some savings products that may be operated through branches, online and by post and certain products which can be operated online or post only. Cash ISAs are available to individuals aged 16 or over who are resident in the UK for tax purposes. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including colleague training). Leeds Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and our registration number is 164992. You can check this on the Financial Services Register by visiting the FCA website at [www.fca.org.uk](http://www.fca.org.uk) or by calling the FCA on 0800 111 6768. Other taxes or costs may exist that are not paid by Leeds Building Society.

#### Notes:

1 Gross means the rate of interest payable before the deduction of income tax at the rate specified by law.

2 AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

3 Tax-free means that the interest payable is exempt from income tax.

## Get in touch.

Call 0113 225 7777

[leedsbuildingsociety.co.uk](http://leedsbuildingsociety.co.uk)

Visit your local branch

Large text, Braille and audio tape versions of our brochures are available.