

Savings



The Family+ Account

Tailor made savings for a busy family life

Leeds
Building Society

The account with the big plus that lets you plan your family savings...



It's a fact of life that most of us have regular bills to pay. So many in fact that it can give you a headache just keeping tabs on whether you have enough money to pay them when they arrive!

How many times have you wished that you'd set the money aside to pay for household bills, car tax or car/home insurance?

Wouldn't it be nice to easily keep tabs on how much you have saved for a child or grandchild's birthday, annual family holiday or even a wedding that's just around the corner, the list is endless!

Say goodbye to the jam jar!

The new Family+ account from Leeds Building Society offers a simple, straightforward, unique way to organise your savings.

However you manage your household finances, the Family+ account can help you budget for the necessities (and luxuries) associated with a busy family life.



Split your savings into convenient 'mini' accounts...

If like many people, you regularly save into one account to pay for your household bills, annual insurance or holidays, you may not know if you've got enough money available to share between them.

With the Family+ account this becomes easy by being able to split your regular savings account into smaller *Family+* Notice accounts. You can name these individual accounts to suit your individual circumstances, so whether it's electricity bills or holidays, you'll be able to see at a glance how much you have set aside.



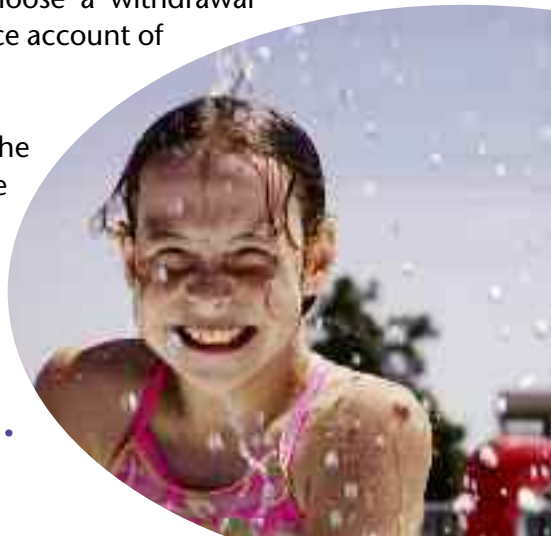
Set your own time frame plus earn higher rates of interest.

We've all had the temptation to dip into our savings every once in a while, but what if you really need that money for something important?

The Family+ account helps you to keep those savings locked away until you need them. You can choose a withdrawal notice period for each *Family+* Notice account of 30, 60, 90 or even 365 days.

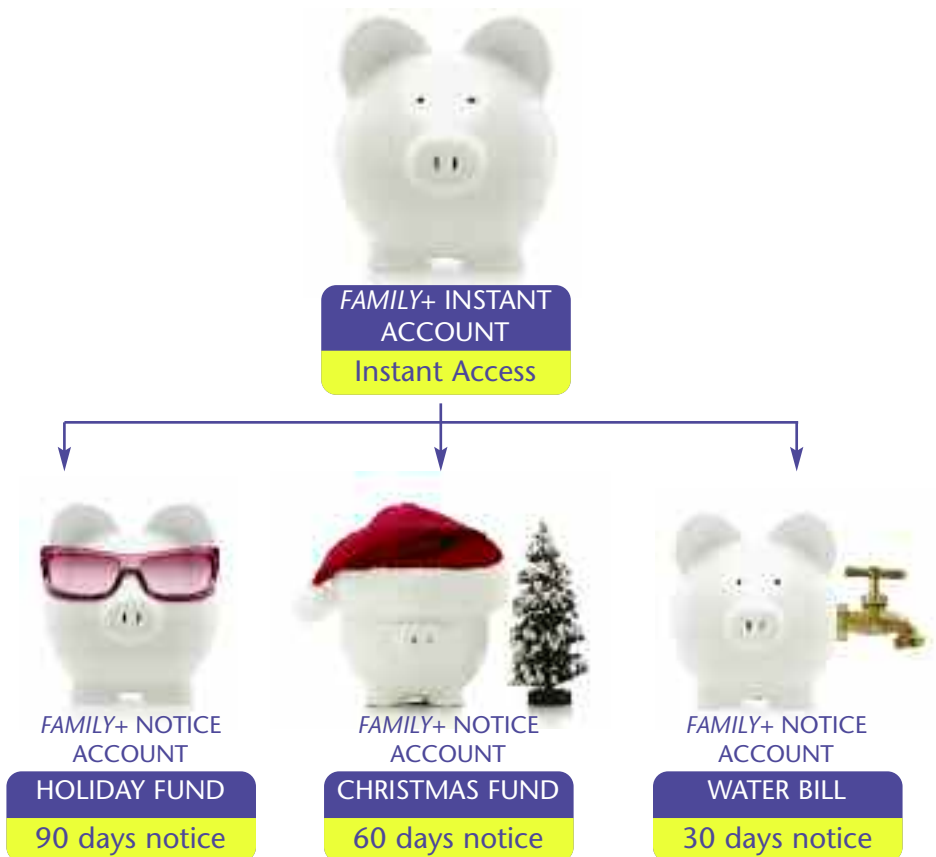
As a Family+ bonus, the longer the withdrawal notice period, the higher rate of interest you will receive on your *Family+* Notice account.

Turn over to see how Family+ works...



How does Family+ work?

The account comprises of a *Family+* Instant account linked to smaller *Family+* Notice accounts. The *Family+* Instant account acts like any normal easy access savings account which you would pay regular deposits into by Standing Order. All you have to do is open the account with a minimum of £100 and make a minimum monthly payment of £20 by Standing Order from a non-Leeds Building Society account into your *Family+* Instant account. From your *Family+* Instant account you must make a minimum of one monthly payment of £20 by standing order to a *Family+* Notice account of your choice. You can only make one payment into each *Family+* Notice account per month, but you can make as many payments as you like by cash, cheque, Standing Order or transfer into the *Family+* Instant account subject to a maximum of £2,000 per month.



You can name the *Family+* Notice account whatever you like (i.e. water bill, holiday fund) and choose the notice period you would like for withdrawals. Remember the longer the notice period, the higher the interest rate you will receive.

How many *Family+* Notice accounts can I link to my *Family+* Instant account?

You can link as many as you like, the only thing you need to do is open a *Family+* Instant account and at least one linked *Family+* Notice account.

What are the rates of interest?

Family+ Instant Account

Bank of England Base Rate (currently 0.05%)
less 0.25% Gross¹ p.a./AER²

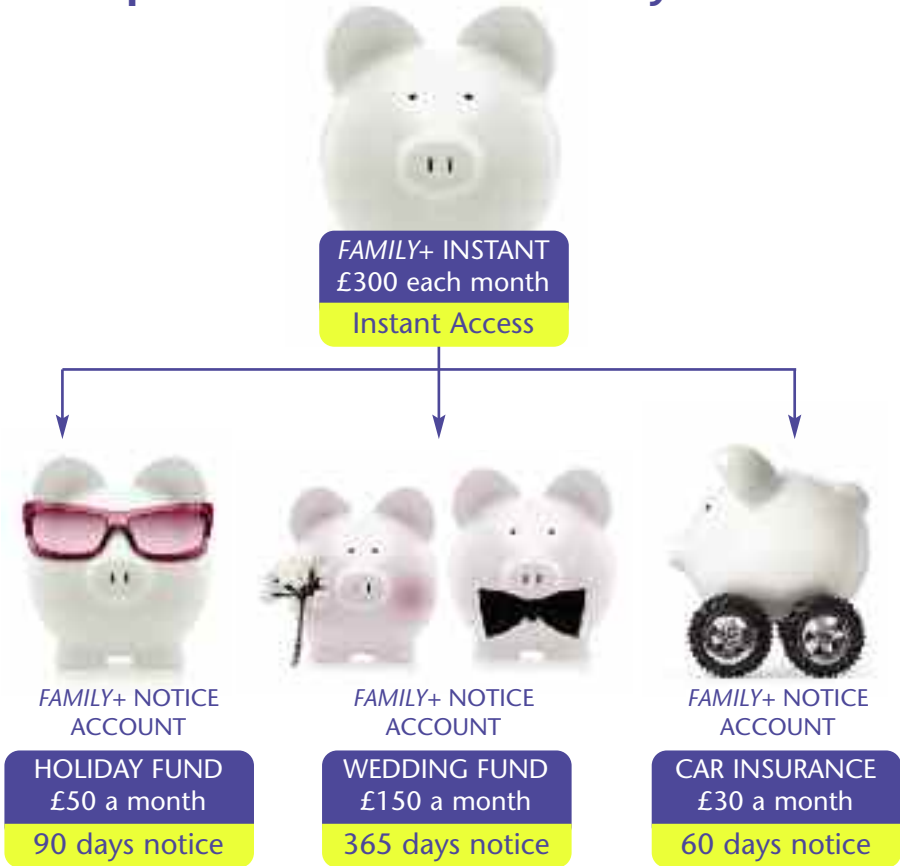
Family+ Notice Account

Notice Period	Interest Rate
30 days (Min requirement)	Bank of England Base Rate + 0.10% Gross ¹ p.a./AER ²
60 days	Bank of England Base Rate + 0.15% Gross ¹ p.a./AER ²
90 days	Bank of England Base Rate + 0.20% Gross ¹ p.a./AER ²
365 days	Bank of England Base Rate + 0.50% Gross ¹ p.a./AER ²

¹Gross means the rate of interest payable before the deduction of income tax at the rate specified by law. The tax treatment depends on the individual circumstances of each customer and maybe subject to change in the future. ²AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.



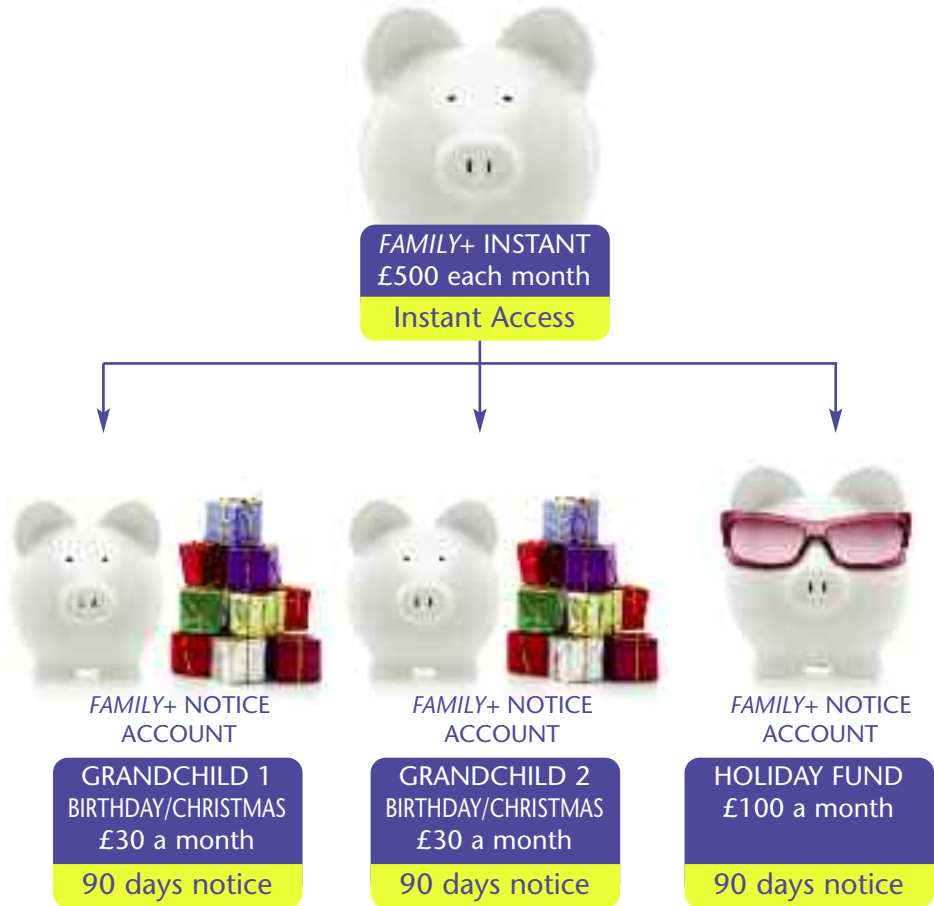
Example 1 - The Smith Family



Mr and Mrs Smith have two children, both of whom have flown the family nest. They pay savings of £300 a month into a *Family+* Instant account by Standing Order.

The Smith's daughter is due to get married in two years time, and to help them save for the big day, they have set up a wedding fund *Family+* Notice account. They deposit £150 each month into this via an internal transfer from their *Family+* Instant account and because they won't need to access the money for a while, have chosen a notice period of 365 days giving them a fantastic interest rate which will increase the value of their savings. Mr Smith prefers to pay for his annual car insurance in one payment, so to ensure he has enough at renewal, he pays £30 a month by internal transfer into a car insurance *Family+* Notice account. The Smith's also like to take a holiday at least twice a year. Their holiday *Family+* Notice account lets them plan their savings so they can enjoy the sun! On top of this, each month Mr & Mrs Smith continue to build up their remaining £70 per month in case of emergencies in their *Family+* Instant account.

Example 2 - Mr & Mrs Jones



The Jones' have both been retired for 5 years. They pay savings of £500 a month into a *Family+* Instant account by standing order. They have two young grandchildren making birthdays and Christmas a special time for the Jones family. To ensure they have enough money put away for these occasions, they have set up two *Family+* Notice accounts, one for each grandchild. They have chosen a notice period of 90 days meaning they get a favourable interest rate. The Jones' also own a small apartment in Spain which they visit on a regular basis. They pay £100 a month into a holiday *Family+* Notice account so they always have enough to pay for flights. This leaves the Jones' with £340 a month in their instant access *Family+* Instant account, and also ensures that they continue to fully control the savings they are making for their grandchildren. The accounts are owned by Mr & Mrs Jones.

Summary Box

Key Product Information for our Savings Account(s)

Account Name	Family+ Account
Interest Rate (AERs)	Please see page 5 for details.
Tax Status	The gross rate(s) of interest shown will be payable net of the appropriate rate of income tax (which may be reclaimed by non-taxpayers) or, subject to the required certification, gross.
Conditions for bonus payment	There is no bonus available on this account.
Withdrawal arrangements	The <i>Family+</i> Instant Account provides instant access and unlimited withdrawals can be made as long as the £100 minimum operating balance is maintained. Withdrawals from each <i>Family+</i> Notice Account are determined by the notice period you have chosen, either 30, 60, 90 or 365 days or are subject to 30, 60, 90 or 365 days loss of interest on amount withdrawn. Withdrawals are subject to the minimum balance of £20 being maintained.
Access	Account can be opened and operated through any of our branches or by post.

Other Product Features

Minimum investment and operating balance

Family+ Instant Account: £100 minimum operating balance and minimum £20 per month Standing Order from a non-Leeds Building Society account.

Family+ Notice Account: £20 minimum operating balance and £20 per month minimum internal transfer from the *Family+* Instant Account into each linked *Family+* Notice Account.

Maximum investment and operating balance

Family+ Instant Account: £100,000 maximum operating balance and £2,000 per month from a non-Leeds Building Society account.

Family+ Notice Account: £25,000 maximum operating balance and £2,000 per month maximum internal transfer from the *Family+* Instant Account into each linked *Family+* Notice Account. Only one payment per month allowed into each *Family+* Notice Account.

Deposits

One monthly standing order from a non-Leeds Building Society account must be made into the *Family+* Instant Account. Further deposits can be made into the *Family+* Instant Account by cheque, cash, transfer or Standing Order at your local branch or by post. Deposits into the *Family+* Notice Account must be made by internal transfer from the *Family+* Instant Account. No further payments can be made.

When is interest paid?

Interest is paid annually on 1 September.

How is interest paid?

Interest can be credited to the account or transferred to another building society or bank account or another account held with the Society.

What if I have a complaint?

We aim to provide a high quality service to customers at all times. Unfortunately mistakes do occur, but when this happens we shall do our best to resolve problems or misunderstandings which arise. Should you need to refer a matter of complaint to us, details of the procedure are available from your local branch or our Customer Helpline. Ultimately, your complaint may be referred to the Financial Ombudsman Service of South Quay Plaza, 183 Marsh Wall, London E14 9SR or the Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS.

What about income tax?

The gross rate(s) of interest shown will be payable net of the appropriate rate of income tax (which may be reclaimed by non-taxpayers) or, subject to the required certification, gross. If you are a non-taxpayer and require your interest to be paid gross, an 'Interest with no tax deducted' form is available on request. The tax treatment depends on the individual circumstances of each customer and may be subject to change in the future.

What if I change my mind?

From the date of account opening you have 14 days to notify us (in writing) if you are not happy with your choice of account. Please write to Investment Services, 105 Albion Street, Leeds LS1 5AS. Within that period we will, if instructed by you, refund your investment with interest from account opening, or subject to eligibility, transfer the investment to another account of your choice without any charge for early withdrawal.



How to open an account

To open an account at one of our branches or by post you will need to provide the following:

- A completed and signed application form; and
- A deposit for your investment (for postal applications, a personal cheque is preferred).

Under the Money Laundering Regulations and Financial Services Authority rules, we are required to verify the identity of investors. For our current requirements, please see the General Investment Conditions leaflet. Alternatively, you may contact your local branch, call our Customer Helpline on 0113 225 7777 or visit our website at www.leedsbuildingsociety.co.uk.

About the Society

Founded over 130 years ago, the Society is now one of the UK's top five building societies, providing a wide range of financial services to more than half a million customers around the country.

The Society is committed to remaining a mutual building society, which means we have no shareholders so all profits made are used to provide advantages for our members.

How to contact the Society

We've made getting in touch as simple as possible - providing you with a range of options for contacting the Society:

- **In person**

65 branches around the country - please call our customer helpline or visit our website for a full list of our branches.

- **By phone**

Simply call **0113 225 7777** between 8am-8pm seven days a week and speak to our friendly, trained staff in our Leeds based call centre.

- **Online**

You can find out about all of our products and services by visiting www.leedsbuildingsociety.co.uk - and you can apply for some accounts online too.

Family+ Account Terms & Conditions

The Society's General Investment Conditions will apply unless (and to the extent that) they are inconsistent with these Terms and Conditions.

Effective from date of account opening.

Family+ Instant Account

1. *Family+* Instant Account is a variable rate, non-fixed term account.
2. *Family+* Instant Account is not available to corporate bodies, trustees, minors, executors and non-UK residents.
3. *Family+* Instant Account is limited to one account per customer.
4. The minimum operating balance is £100. The minimum investment is £20 per month from a non-Leeds Building Society account. A minimum of £20 per month must be received by Standing Order and any further payments can be received by Standing Order, cheque, cash or transfer.
5. The maximum operating balance is £100,000. Standing Order deposits must not exceed £2,000 per month.
6. Interest is paid annually on 1 September.
7. Interest can either be credited to the account or transferred either to another building society / bank account or to another account held with the Society.
8. Withdrawals are allowed at any time without notice or loss of interest subject to the minimum operating balance of £100 being maintained.
9. At least one *Family+* Notice Account must be opened in conjunction with the *Family+* Instant Account.
10. The *Family+* Instant Account may be withdrawn without notice.

Family+ Notice Account

These terms & conditions will apply to the *Family+* Notice Account (30, 60, 90 and 365 days notice)

1. *Family+* Notice Account is a variable rate, non-fixed term account.
2. *Family+* Notice Account is not available to corporate bodies, trustees, minors, executors and non-UK residents.
3. At least one *Family+* Notice Account must be opened and linked to the *Family+* Instant Account.
4. The minimum operating balance is £20. The minimum internal transfer per *Family+* Notice Account is £20 per month from the *Family+* Instant Account. Payments are not accepted by cash, cheque or external transfer, and only one payment per month is allowed into each *Family+* Notice Account.
5. The maximum operating balance per *Family+* Notice Account is £25,000. The maximum internal transfer is £2,000 per month from the *Family+* Instant account. Only one internal transfer per month is allowed.
6. Interest can either be credited to the account or to another building society / bank account or transferred to another account held with the Society.
7. Withdrawals from each *Family+* Notice Account are determined by the notice period you have chosen, either 30, 60, 90 or 365 days or are subject to 30, 60, 90 or 365 days loss of interest on the amount withdrawn. The minimum operating balance of £20 must be maintained.
8. Interest is paid annually on 1 September.
9. At least one *Family+* Notice Account must be opened in conjunction with the *Family+* Instant Account.

Leeds Building Society is a member of the Building Societies Association. The Society is a participant in the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000, compensation may be available if the Society cannot meet its liabilities in respect of this product, please see the General Investment Conditions for full details.

The Society is covered by the Financial Ombudsman Service. We may monitor and/or record your telephone conversations with the Society to ensure consistent service levels (including staff training).

The Society's main business is the provision of savings products, mortgages and general insurance. The Society offers some investment products that may be operated through branches and by post and certain products which can be operated by post only.

Leeds Building Society is authorised and regulated by the Financial Services Authority and our registration number is 164992. You can check this on the FSA Register by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Other taxes or costs may exist that are not paid by Leeds Building Society.

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

Need more information or help?



leedsbuildingsociety.co.uk



0113 225 7777



105 Albion Street, Leeds LS1 5AS