

## Junior Bantams Account

### A GREAT START FOR YOUNG FANS OF BRADFORD CITY!

Leeds Building Society believe that young savers should be given the best start – and what better for Bradford City fans than a Junior Bantams Account.

The account offers a range of benefits, including a great interest rate, and easy access to your money. So why not open an account for your child and give them a great start?

<b>Summary Box</b> <b>Key Product Information for our Savings Account(s)</b>	
<b>Account Name</b>	Junior Bantams
<b>Interest rates (AERs)</b>	1.50% Gross* p.a./AER# (variable)
<b>Tax Status</b>	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.
<b>Conditions for bonus payment</b>	There is no bonus available on this account.
<b>Withdrawal arrangements</b>	<u>Account holders aged 12-17</u> – One withdrawal a week of between £10 and £250 may be made and must be signed for by the account holder, subject to the minimum operating balance of £10 being maintained. Withdrawals over £250 and additional withdrawals in a week must be signed for by both the account holder and a parent/guardian. <u>Account holders aged under 12</u> – Unlimited withdrawals of £10 and over are permitted without notice or loss of interest, subject to the minimum operating balance of £10 being maintained. All withdrawals must be signed for by a parent/guardian.
<b>Access</b>	Account can be opened and operated through any of our branches or by post.

\*Gross means the rate of interest payable before the deduction of income tax. The tax treatment depends on the individual circumstances of each customer and may be subject to change in the future. #AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. Rates correct at 26<sup>th</sup> March 2010.

#### Other Product Features

##### **Minimum and maximum investment and operating balance?**

The minimum investment is £10 and the maximum investment is £1,000,000.

##### **When is interest paid?**

Interest is paid annually on 30<sup>th</sup> June. (commencing 30<sup>th</sup> June 2010)

##### **How is interest paid?**

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, provided any such account is in the name of the account holder.

#### Product Terms & Conditions

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

#### **Junior Bantams Account**

Effective from date of account opening

- Junior Bantams is a variable rate, non-fixed term account.
- Junior Bantams is not available to corporate bodies, nominees, trustees, executors and non-UK residents.
- Junior Bantams is limited to one account per customer. The account must be opened in the sole name of the Junior Rovers and cannot be opened as a joint account.
- The Junior Bantams must be under the age of 17 to open an account.
- The minimum investment and operating balance is £10. The maximum investment and operating balance is £1,000,000.
- Additional funds, up to the maximum investment and operating balance of £1,000,000, may be invested, while the issue remains open for further investment.
- Interest is calculated daily and paid annually on 30<sup>th</sup> June. (commencing 30<sup>th</sup> June 2010)
- 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, provided any such account is in the name of the account holder.
- For account holders aged 12-17, one withdrawal a week of between £10 and £250 may be made and must be signed for by the account holder, subject to the minimum operating balance of £10 being maintained. Withdrawals over £250 and additional withdrawals in a week must be signed for by both the account holder and a parent/guardian.
- For account holders aged under 12, unlimited withdrawals of £10 and over are permitted without notice or loss of interest, subject to the minimum operating balance of £10 being maintained. All withdrawals must be signed for by a parent/guardian.
- The parent/guardian must be a UK resident.
- The Society must be satisfied that the withdrawn funds are to be used for the benefit of the child. All withdrawn cheques should be made payable to the account holder.
- If the passbook is lost or stolen a 'Lost/Stolen Passbook' Declaration must be completed by a parent/guardian.
- When the account holder reaches the age of 18, the account will mature. On maturity, the Society will transfer the account to another affinity account. Terms and conditions will be provided nearer the time.
- The Junior Bantams account may be withdrawn without notice.

## What about income tax?

The gross rate 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.

## 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 to the Financial Services Authority of 25 The North Colonnade, Canary Wharf, London E14 5HS.

## 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).

## Verifying your identity

Under the Money Laundering Regulations and Financial Services Authority rules, we are required to verify the name, address and date of birth of investors. To do this, we will ordinarily use an electronic verification system.

For branch applications, you will also need to supply additional proof of your identity, preferably in the form of a full UK or EU photo driving licence or a valid UK or EU passport. For postal applications, you will need to supply a certified copy of one of the above documents or an original utility bill which is less than 3 months old (not a mobile phone bill). For details of other forms of acceptable identification, please contact your local branch (for branch applications) or call our Customer Helpline on 0113 225 7777 (for branch or postal applications).

## Existing Customers

If you already have an open account with us, you do not ordinarily need to provide any proof of your name or address. Please ensure you write your existing account number in the space provided on the application form.

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 & Markets Act 2000. Payments under this scheme are limited to a maximum of £50,000 or €50,000 (whichever figure is higher on the day of default) of an investor's total shares and/or deposits in a society. Most investors are covered, including individuals and small firms. A small number of categories of shares and deposits are not covered, for example deferred shares - permanent interest bearing shares. Although most shares and deposits are denominated in sterling, all other currencies are covered. Further details are available on request from the Society.

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.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.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.**

Rates are correct at time of printing.