

## **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 The *Family+* Instant Account may be withdrawn without notice.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.