

# 3.50%

Gross\* p.a./AER#  
Annual Interest Option.

## 5 Year Fixed Rate Bond (Issue 56)

Looking for a straightforward investment with the security of a guaranteed return? The 5 Year Fixed Rate Bond (Issue 56) from Leeds Building Society could be just what you need!

You'll earn a competitive rate of interest, fixed until maturity. You can invest any amount you like between £100 and £1,000,000 (£2,000,000 for joint accounts). The account couldn't be easier to run – you can either operate it through your local branch or by post.

Summary Box Key Product Information for our Savings Account(s)	
Account Name	5 Year Fixed Rate Bond (Issue 56)
Interest rates (AERs)	<u>Annual Interest</u> 3.50% Gross* p.a./AER#  <u>Monthly Interest</u> 3.25%/3.30% Gross*/ AER#
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	Access is limited to withdrawals of up to 50% of your capital investment without notice or loss of interest prior to maturity (31 July 2015), subject to the minimum balance of £100 being maintained. Closure of the account or further withdrawals are not permitted until the day after maturity (1 August 2015).
Access	Account can be opened through any of our branches, via our website or by post, and can be 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 3 July 2010.

### Other Product Features

#### Minimum and maximum investment and operating balance

The minimum investment and operating balance is £100 and the maximum investment and operating balance is £1,000,000 (£2,000,000 for joint accounts).

#### When is interest paid?

Interest is paid annually on 31 July (commencing 31 July 2011) and on maturity (31 July 2015) or monthly on the last working day of the month.

#### How is interest paid?

Annual 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. Monthly interest must be transferred either to another building society/bank account or to another account held with the Society.

#### What happens to my investment at maturity?

The 5 Year Fixed Rate Bond (Issue 56) will mature at close of business on 31 July 2015. On the day after maturity (1 August 2015), the Society will transfer your investment (including interest) to a maturity account. Full details including terms and conditions will be provided before maturity.

### 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.

#### 5 Year Fixed Rate Bond (Issue 56)

##### Effective from date of account opening

- The 5 Year Fixed Rate Bond (Issue 56) is a fixed rate, fixed term account.
- The 5 Year Fixed Rate Bond (Issue 56) is not available to non-UK residents, corporate bodies, nominees or minors.
- The 5 Year Fixed Rate Bond (Issue 56) is limited to one account per customer.
- The minimum investment and operating balance is £100. The maximum investment and operating balance is £1,000,000 (£2,000,000 for joint accounts).
- Additional funds, up to the maximum investment and operating balance of £1,000,000 (£2,000,000 for joint accounts), may be invested whilst the issue remains open for further investment.
- The 5 Year Fixed Rate Bond (Issue 56) will mature at close of business on 31 July 2015. On the day after maturity (1 August 2015), the Society will transfer your investment (including interest) to a maturity account. Full details including terms and conditions will be provided before maturity.
- Interest is calculated daily and paid annually on 31 July (commencing on 31 July 2011) and on maturity (31 July 2015), or monthly on the last working day of the month.
- Annual 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. Monthly interest must be transferred either to another building society/bank account or to another account held with the Society.
- Access is limited to withdrawals of up to 50% of your capital investment without notice or loss of interest prior to maturity (31 July 2015), subject to the minimum balance of £100 being maintained. Closure of the account or further withdrawals are not permitted until the day after maturity (1 August 2015).
- The 5 Year Fixed Rate Bond (Issue 56) is a limited issue and may be withdrawn without notice.
- The fixed interest rates are related to long term market rates at the time of issue. Future fixed rate products may be offered at higher or lower rates depending upon the changes in market conditions.