

Why choose the Yorkshire?

We're a Society you can trust

60,000 consumers recently voted us "Best High Street Savings Provider" (Moneyfacts consumer awards 2012) and a whopping 9 out of 10 of our customers would recommend us.

Source: Customer Satisfaction Survey Feb 2011 to Feb 2012

We aim to offer competitive rates across our Cash ISA range

Because we're a mutual building society, we're owned by and run solely for the benefit of our customers, who are our members. This means that we don't have to pay dividends to outside shareholders, so we can aim to offer competitive rates across our savings range.

We offer fantastic personal customer service

With over 200 branches and agencies around the country you'll never be far from your money when you save with us. What's more, for your convenience, you can operate some of our ISAs by post, over the phone or online if that suits you better.

Just talk to one of our friendly team

about our wide range of Cash ISAs and our simple ISA transfer service – what have you got to lose?

- **Talk** to our team in branch
- **Call** 0845 1200 850
- **Go to** ybs.co.uk/cashisa



All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Charges to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more.

Yorkshire Building Society is a member of the Building Societies Association and is authorised and regulated by the Financial Services Authority. www.ybs.co.uk

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Tax-free
savings
made
easy

A guide to Cash ISAs

Tax free savings - your questions answered

What is a Cash ISA?

An ISA is simply a tax free savings account.

With a standard savings account, for every £1 you earn in interest, the taxman gets 20p (or 40p if you're a higher rate tax payer) but with an ISA, the taxman gets nothing at all.

Once in an ISA, your money remains tax free, year after year.

So because you keep more of the interest you earn, your savings grow faster. Simple.

How much can I save in a Cash ISA?

Each tax year (from 6 April until 5 April the following year) every UK resident aged 16 or over gets a new Cash ISA allowance.

For 2012/13 the Cash ISA allowance is £5,640.

What happens if I don't use my full ISA allowance?

You lose it. Once a tax year has closed, you cannot put another penny in that Cash ISA for that tax year.

So if you put nothing into a Cash ISA in the 2011/12 tax year, that year's allowance has gone. Even if you put in £3,000, although the 2011/12 allowance was £5,340, that tax year has now closed so you can't top it up.

How many Cash ISAs can I have?

You can hold a number of Cash ISAs from previous tax years but you can deposit this year's ISA allowance in just one Cash ISA with one provider.

Can I withdraw money from my Cash ISA?

Yes, although there will be different withdrawal restrictions for different ISAs with each provider – make sure you check these.

The key thing to remember is that once the money is withdrawn, it can't be replaced.

So for example, if you pay your full £5,640 allowance in at the start of the tax year and then withdraw £1,000 at Christmas to pay for presents, come January you can't replace the £1,000 you withdrew, as you've already paid in your full allowance for this tax year.

Can I transfer my other Cash ISAs to the Yorkshire?

Yes. You don't have to stick with the provider you opened a Cash ISA with years ago – you can open your new 2012/13 Cash ISA with us AND transfer your old ISAs to us too.

It's easy. Just two simple steps and we'll do all the paperwork for you.

Switching could really make a huge difference to the amount of interest you're earning and, using our Savings Rate Checker, we can tell you quickly and easily what rate your current ISA provider is giving you.

That way, you can make sure that you're getting a good deal and if not, you can switch to us. It only takes a few minutes to get peace of mind one way or another.

If transferring, existing charges may apply from your current provider, so make sure you ask them.