

# 4.00% Gross p.a./AER Fixed Rate eBond (No access) until 30 April 2026



## PRODUCT FACTSHEET

### About this Factsheet

This factsheet contains the product terms for the Fixed Rate eBond. It should be read with the General Terms and Conditions as together they explain how your savings account works. You should keep these for your records. It is important that you read all of the terms before you decide to open the account.

Please note we may change the terms of the account and our charges relating to your account for certain reasons. The General Terms and Conditions set out those reasons and how we will notify you of the changes.

For full details of our charges please refer to our 'Charges and Fees Information' leaflet which you will receive when you open your account. Additionally you can obtain a copy at any of our branches and agencies or by calling 0345 1200 100.

### About our Fixed Rate eBonds

Our limited-offer Fixed Rate eBonds provide you with a guaranteed interest rate for a fixed period of time, giving you the peace of mind of knowing exactly what rate you will receive on your capital.

To provide the fixed interest rate, the Society enters into a fixed-cost transaction in the external money markets. We are committed to this transaction for the full duration of the eBond. This means that once your eBond account has been opened, there are no cancellation rights.

The rates available to us in the money markets move frequently based on economic conditions. This means the fixed rate products we offer may also change regularly. Once you've invested, you are subject to the fixed rate on offer at that time and cannot transfer to a new product until maturity.

**Rates fixed until 30 April 2026 for deposits received whilst the eBond remains available to new investors. However, the eBond is a limited-offer product, which means it can be withdrawn without notice at any time. If you wish to make deposits into this eBond we suggest that you arrange this immediately to avoid disappointment. Any deposits received after the eBond has been withdrawn will be returned to you. You can have more than one Bond running at the same time.**

- Save from £1,000 up to £2 million
- Pays a fixed rate of interest\*\*
- Interest is paid annually
- Withdrawals and closure are not permitted apart from in exceptional circumstances, see overleaf for details
- No cancellation rights

## SUMMARY BOX

Account Name	Fixed Rate eBond (No Access) until 30 April 2026						
What is the interest rate?	<p>This product pays a fixed rate** of interest of:</p> <table><tr><th colspan="2">Annual Interest</th></tr><tr><th>Gross† p.a.</th><th>AER*</th></tr><tr><td>4.00%</td><td>4.00%</td></tr></table> <p><b>Whether you need to pay tax is dependent on your own personal circumstances and so may be subject to change in the future.</b></p> <p>† Interest is paid gross i.e. without tax being taken off on all our savings accounts – ISA accounts pay interest tax-free.</p> <p>* AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.</p> <p>** Fixed rate of interest means that the interest rate payable on your account will remain the same from the time you open your account until the end of the fixed rate period.</p> <p><b>Payment of interest</b></p> <ul style="list-style-type: none"><li>■ Interest is calculated daily on cleared balances</li><li>■ Annual interest is paid on 30 April 2024, 30 April 2025 and 30 April 2026. It can be paid into the Fixed Rate eBond account, another Yorkshire Building Society account or another building society or bank account</li></ul>	Annual Interest		Gross† p.a.	AER*	4.00%	4.00%
Annual Interest							
Gross† p.a.	AER*						
4.00%	4.00%						
Can Yorkshire Building Society change the interest rate?	No, the interest rate is fixed until 30 April 2026.						
What would the estimated balance be at the end of the fixed term based on a £1,000 deposit?	<p>At the end of the fixed term on 30 April 2026 your balance would be £1131.25.</p> <p>We have worked this out assuming a £1,000 deposit is made on account opening on the first day the product goes on sale, no further deposits or withdrawals are made throughout the fixed term and the interest earned is added to the account.</p> <p><b>This is provided for illustrative purposes only and does not take into account your individual circumstances.</b></p>						
How do I open and manage my account?	<p><b>Eligibility</b></p> <p>You have to be at least 16 years old and a UK resident to open the account. The account can be held on your own or jointly with someone else.</p>						

Continued overleaf

<b>How do I open and manage my account? (continued)</b>	<p><b>Account opening and management</b></p> <p>Accounts can be opened online at ybs.co.uk with a minimum of £1,000.</p> <p>You can add to the eBond while it is still available to new investors. Once the eBond is closed to new investors, no additional deposits are allowed.</p> <p>The account can be managed online. You will be able to check your balance and view deposit transactions on your account online whenever you wish.</p> <p>The maximum balance is £2 million.</p> <p><b>Account switching</b></p> <p>If you currently have an existing Yorkshire Building Society account it may be possible to transfer to this product, subject to meeting eligibility criteria. Please check with us to see whether this is possible.</p>
<b>Can I withdraw money?</b>	<p><b>Withdrawals</b></p> <p>Withdrawals or closure are not permitted during the term other than under the following circumstances for account holder(s) or their immediate family members - critical or terminal illness, death, redundancy, nursing home or elderly care costs, divorce or court order. In these circumstances only, the balance and the interest to date of early closure will be paid.</p> <p><b>Maturity</b></p> <p>This Fixed Rate eBond will mature into a Fixed Rate Access eBond. At maturity and during the first month after maturity you will be able to withdraw all or part of your savings and have full access to them without incurring any loss of interest. Thereafter, you will continue to have access to your savings but this will be subject to a number of days' loss of interest on the amount of savings withdrawn. We will send to you via email full details of the new Fixed Rate Access eBond at least 14 days prior to the maturity of this Fixed Rate eBond.</p>
<b>Additional Information</b>	<p>We will advise you of the forthcoming product maturity, and generally communicate with you via email. It is very important that you notify us if your email address changes.</p> <p>You can change your contact details (postal address, email and telephone number) when you are logged in. To change your name you will need to write, enclosing proof of the change, to Savings Service, Yorkshire Building Society, Yorkshire House, Bradford, West Yorkshire, BD5 8LJ.</p>

## MAKING ADDITIONAL DEPOSITS WHILST THE BOND REMAINS AVAILABLE TO NEW INVESTORS

There are various ways to pay money into your Fixed Rate eBond:

- Your initial deposit can be made by debit card, transfer from another bank or building society account, or transfer from another account held with Yorkshire Building Society (or by cheque if your identity cannot be verified electronically during the application process)
- Additional deposits (minimum amount £1) must be transfers, either from another bank or building society account, e.g. by standing order, or another account held with Yorkshire Building Society. Deposits by account transfers will start to earn interest on the day they are credited to your account.

To make payments into your account from within the UK, please use the following:

<b>Sort Code</b>	60 – 92 – 04
<b>Bank Account Number</b>	The first 8 digits of your Yorkshire Building Society account number
<b>Reference or Roll Number</b>	The first 10 digits of your Yorkshire Building Society account number

## ADDITIONAL INFORMATION

### Tax

It is possible that taxes and costs may exist that are not paid via or by us.

All savers should declare interest earned when making a tax return. It is your responsibility not ours, to make this declaration.

### Protecting your interests

To help protect the Society's mutual status, all new customers, for the first 5 years of membership, have to assign any windfall conversion benefits which might be paid to the Yorkshire Building Society Charitable Foundation. What this means is that should any event take place which results in conversion benefits being paid, anyone who has been a member for less than 5 years would not receive the benefit. By opening this account you are agreeing to be bound by the terms of this.

### Yorkshire Building Society Charitable Foundation and Small Change Big Difference® scheme

The Charitable Foundation is independent of the Yorkshire Building Society and supports registered charities that our members and colleagues care about. The Charitable Foundation can only continue to do this with the help of the Society's customers who take part in the Small Change Big Difference® scheme. You can assist with that vital work by agreeing to join the scheme, which means that you donate the pence amount of your annual interest (i.e. up to a maximum 99p) to the Charitable Foundation once a year on the same date as interest is normally credited (for monthly interest accounts the donation is made in June). Your local branch or agency will be happy to talk to you about this when opening your account or you can find out further information and details of charities that have been supported in your area online at [ybs.co.uk/charitablefoundation](https://ybs.co.uk/charitablefoundation)

### Not happy with our service?

We pride ourselves in delivering exceptional service, so if at any time you're not satisfied with the service you've received, please let us know. We have a simple process enabling you to do this, which is explained in our leaflet 'How to make a complaint'. If you would like a copy of the leaflet or if you wish to make a complaint, please contact any of our branches or call us on 0800 056 5252.

If we cannot come to a resolution to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service, of which we are a member.

### Important information about compensation arrangements

Your eligible deposits with Yorkshire Building Society are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme.

This limit is applied to the total of any deposits you have with the following: Yorkshire Building Society, Chelsea Building Society, Norwich & Peterborough Building Society and Egg. Offset deposits through our subsidiary Accord Mortgages Limited are held by Yorkshire Building Society on behalf of Accord. Any total deposits you hold above the £85,000 limit between these brands are unlikely to be covered. For further information please call us on 0345 1200 100, ask at your local branch, or visit the FSCS website at [www.fscs.org.uk](https://www.fscs.org.uk).

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please contact your local branch or call us on **0345 1200 100**.

Yorkshire Building Society will communicate with you in English.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Small Change Big Difference® is a registered trademark of Yorkshire Building Society. Yorkshire Building Society Charitable Foundation Registered Charity No: 1069082. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085.

Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. [ybs.co.uk](https://ybs.co.uk)



Protected