

# Easy Access Cash ISA (Issue 7)

## Terms and Conditions

### Summary Box - Key Product Information

<b>Account Name</b>	<b>Easy Access Cash ISA (Issue 7)</b>	
<b>What's the interest rate?</b>	Annual interest	2.20% tax-free/AER We calculate the interest daily and pay it annually on 1 January.
<b>Can Leek Building Society change the interest rates?</b>	The interest rate on this account is variable, so it can go up or down. If the rate goes down, we'll write to you around 14 days before the rate changes. For more details about why we may change the rate as well as how and when we'll let you know, please see our General Savings Terms and Conditions.	
<b>What would the estimated balance be after 12 months based on a deposit of £1000?</b>	The estimated balance after 12 months would be £1,022.00.  This would be the balance if £1,000 is paid in at the time the account is opened, and no money is taken out or paid in. In this example all interest is paid into the account and no changes are made to the interest rate.  This illustration is just an example to help you compare accounts. It doesn't consider any individual circumstances.	
<b>How do I open and manage my account?</b>	<p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>You must be a UK resident and aged 18 or over</li> <li>You can't open this account as a joint account or for a child in trust</li> <li>The account is for personal use only. It's not for businesses, clubs or charities.</li> </ul> <p><b>How to open and manage your account</b></p> <ul style="list-style-type: none"> <li>You can open an account online, in branch or by post</li> <li>You need to pay money into your account within 14 calendar days of opening it. If you don't we may close your account</li> <li>You must provide your National Insurance number</li> <li>To manage your account in branch, you'll need to ask us for a passbook or provide photographic identification. This can be a current driving licence or passport.</li> </ul> <p><b>How to put money into your account</b></p> <p>You may pay in up to your annual ISA allowance depending on any money you have already paid into other ISA's. However, you may only subscribe to one Cash ISA in a single tax year with Leek Building Society. The ISA allowance is set by HM Revenue and Customs.</p> <p>You can...</p> <ul style="list-style-type: none"> <li>Pay in cash or cheques in a branch.</li> <li>Post us a cheque. Please make sure cheques are payable to yourself and not Leek Building Society.</li> <li>Set up transfers from an account with another bank or building society or another account with us.</li> <li>Transfer in current and, or previous years' ISA savings using an ISA transfer. Just let us know and we'll send your request to your current provider within five working days. If you're transferring in your current years' ISA savings then you must transfer all of it. You should check with your current provider to see if any charges apply for transferring your ISA to another provider.</li> </ul> <p><b>How to keep track of your account</b></p> <p>You can view your statement online. If you have a passbook, post it to us or pop into a branch to get it updated.</p>	

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<b>Can I withdraw money?</b>	<p>This is an easy access account. You can take money out whenever you wish. This is not a flexible ISA, any amounts withdrawn can only be replaced by using your current years' ISA subscription allowance.</p> <p><b>How to take money out of your account</b></p> <ul style="list-style-type: none"><li>• ISA transfer to another Leek Building Society ISA or to another ISA provider, without losing your tax-free status. We'll send your money and required information to your new provider within five working days of receiving their request. If you're transferring your current years' ISA savings then you must transfer all of it</li><li>• Transfer money to another Leek Building Society account or to your nominated bank account</li><li>• Ask for a cheque in branch or by post</li><li>• Visit a branch to ask for cash</li><li>• Closure is allowed at any time without penalty.</li></ul>
<b>Additional information</b>	<p>You have a 14 day cooling off period after you open a Easy Access Cash ISA. This means that if you change your mind, you have 14 calendar days to close the account without notice, charge or loss of interest. Day one starts on the day you open the account.</p> <p>Interest on ISAs is paid tax-free, without tax deducted. Annual Equivalent Rate (AER) shows what the interest rate would be if interest is paid and added once a year.</p> <p>ISAs are a savings scheme initiated by the Government and are subject to change by them. For example, the favourable tax treatment may not be maintained.</p> <p>If at any point the account fails to meet the ISA rules and becomes void, we'll notify you.</p> <p>All money invested in this account must be, and remain, in your beneficial ownership and must not be used as security for a loan or any type of borrowing.</p> <p>If we delegate any of our functions or responsibilities under this agreement to someone else, we will satisfy ourselves that the person or organisation we delegate to will be competent to carry out those functions and responsibilities.</p> <p>This isn't a payment account.</p> <p>Accounts can be withdrawn from sale at any time without notice.</p> <p>You should read these terms and conditions together with our General Savings Terms and Conditions to fully understand the details of your account. This includes standard terms and conditions relating to all our savings accounts.</p> <p><b>The above rate is effective from 9 January 2026.</b></p>

### We're here to help

If you've any questions about these Terms and Conditions or your account, please get in touch. You can:

- Send a secure message from your Leek Online account
- Pop into a branch
- Call us on 0800 093 0002 between 9am and 5pm, Monday to Friday

### Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire

If you require this information in a different format, please ask a member of staff

Leek Building Society is a trading name of Leek United Building Society, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with firm reference number 100014. Our details can be found on the Financial Services Register at <https://register.fca.org.uk/s/>. Leek United Building Society's address for service is 50 St. Edward Street, Leek, Staffordshire ST13 5DL