



Protected



# Regular Saver (Issue 3)

## Terms and Conditions

### Summary Box - Key Product Information

<b>Account Name</b>	<b>Regular Saver (Issue 3)</b>	
<b>What's the interest rate?</b>	Annual interest	4.05% Gross / AER We calculate the interest daily and pay it annually on the date you opened the account.
<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 monthly deposit of £500?</b>	The estimated balance after 12 months would be £6,131.63.  This would be the balance if £500 is paid in on the first of every month for 12 months and no money is taken out. 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 16 or over</li> <li>You must be an existing Leek Building Society customer who has held a product continuously for a minimum of 12 months; or live in the following postcode areas - CW, SK, DE, TF, ST, WS15</li> <li>You can't open this account 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>A maximum of £50,000 can be held in the account</li> <li>Joint accounts are allowed</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 can pay in as many times as you like, up to a maximum of £500 each calendar month. You don't have to pay into the account every month and you don't have to pay in the same amount each month.</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> </ul> <p><b>How to keep track of your account</b></p> <ul style="list-style-type: none"> <li>You can view your statement online. If you have a passbook, post it to us or pop into a branch to get it updated.</li> </ul>	

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<b>Can I withdraw money?</b>	<p>This is a limited access account, designed for saving your money. You can take money out of your account up to three times a year without having to pay a charge. If you make a fourth withdrawal, the account will be closed.</p> <p>Each 'year' in this case starts on the anniversary of the day you opened the account.</p> <p><b>How to take money out of your account</b></p> <ul style="list-style-type: none"><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 can only have one Regular Saver (Issue 3) at any one time.</p> <p>This isn't a payment account.</p> <p>Accounts can be withdrawn from sale at any time without notice.</p> <p>We pay your interest gross. The gross rate is the interest payable before the deduction of tax. Annual Equivalent Rate (AER shows what the interest rate would be if interest is paid and added once a year.</p> <p>In some circumstances customers will be required to pay tax on interest earned. Please contact HM Revenue &amp; Customs for further information or view their website.</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