



NORWICH & PETERBOROUGH
BUILDING SOCIETY

If you open an account it will be with Yorkshire Building Society (trading as Norwich & Peterborough Building Society and N&P). N&P is operated under its own brand with its own products. References in this leaflet to 'you' and 'your' are to the account holder. References to 'we', 'our' "us" "N&P" or to "the Society" are to Yorkshire Building Society trading as Norwich & Peterborough Building Society.

EASY ACCESS ACCOUNTS

Everyone has different needs and priorities at different times in their lives. That's why we offer a whole range of accounts to help you save. Easy access accounts allow you access to your money quickly without notice or loss of interest.

Below are the specific features of the Easy Access Accounts. Because interest rates can change these aren't mentioned. For our latest rates or more details on any of our savings accounts please call us on 200 45050, ask in your branch or visit www.nandp-gibraltar.co.uk That way we can make sure you always have the most up-to-date information.

Branch Saver

Branch Saver is an easy access account that can be opened with just £1 and pays a bonus in the first year.

Summary Box Key Product Information for our Branch Saver Account	
Account Name	Branch Saver
Interest Rates (AERs)	Variable rate. Please see separate Savings Rates sheet for the current rates.
Tax Status	Interest is paid net. Gross interest can be paid subject to eligibility and required registration.
Conditions for bonus payment	There is an introductory 1.25% bonus for the first 12 months (calculated on the average daily balance) and paid back to the account on the anniversary of account opening. If the account is closed at any time other than on the anniversary date of account opening, no bonus or part bonus will be paid for that year.
Withdrawal arrangements	Easy access without notice or loss of interest.
Access	This account must be opened at the Gibraltar branch. It can be operated by branch or post, and limited facilities are available online via internet banking.

- Any money deposited into a Branch Saver Account must be from a non N&P account
- Minimum opening investment and balance of £1 – maximum balance of £1 million
- Choice of annual or monthly interest
- Only one account per person over the life of the product – you may hold either a joint or sole account, but not both
- This is a payment account; please refer to the General Savings and Investment Conditions for more information
- Deposit account, for personal customers only.

On the Branch Saver Account, interest is paid annually on the anniversary of account opening, back to the account. Where monthly interest is chosen, interest is calculated on the interest rate minus any bonus and must be paid to another account.

50 Plus Savings Account (Issue 2)

The 50 Plus Savings Account (Issue 2) is available to anyone aged 50 or over who wants to earn an attractive rate of interest and have easy access to their money.

Summary Box Key Product Information for our 50 Plus Savings Account (Issue 2)	
Account Name	50 Plus Savings Account (Issue 2)
Interest Rates (AERs)	Variable rate. Please see separate Savings Rates sheet for the current rates. The Investment Share Account rate (excluding bonus interest rates) will be paid whilst the balance is below £5,000. This rate is currently 0.05% gross/AER.
Tax Status	Interest is paid net. Gross interest can be paid subject to eligibility and required registration.
Conditions for bonus payment	No bonus is payable on this account.
Withdrawal arrangements	Easy access without notice or loss of interest.

Access	This account can be opened and operated at our Gibraltar branch or by post. It can also be operated via the internet.
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- Minimum opening investment and balance of £5,000 – maximum balance of £1 million
- Interest paid annually on 1st January
- Monthly interest also available (interest must be paid into a separate account)
- Available in single or joint names
- This is a payment account. Please refer to the General Savings and Investment Conditions for more information
- Deposit account, for personal customers only.

Instant Reserve Account

The Instant Reserve account is ideal if you are looking for a savings account that offers easy access to your money.

Summary Box Key Product Information for our Instant Reserve Account	
Account Name	Instant Reserve Account
Interest Rates (AERs)	Variable rate. Please see separate Savings Rates sheet for the current rates.
Tax Status	Interest is paid net. Gross interest can be paid subject to eligibility and required registration.
Conditions for bonus payment	No bonus is payable on this account.
Withdrawal arrangements	Easy access without notice or loss of interest.
Access	This account can be operated at of our Gibraltar branch or by post. It can also be operated via the internet.

- Minimum opening investment and balance of £250 – maximum balance of £1 million
- Interest paid annually on 1st January
- Monthly interest also available (interest must be paid into a separate account)
- Available in single or joint names
- Where you use your card to make a withdrawal at a cash machine, an itemised statement showing your transactions on your Instant Reserve Account will be sent to you on a quarterly basis.
- This is a payment account. Please refer to the General Savings and Investment Conditions for more information
- Deposit account, for personal customers only.

With your Instant Reserve account you can get a LINK cash machine card that provides access to over 35,000 LINK cash machines located in the UK and ISA/PLUS machines worldwide.¹

¹ If you have a Cash Card you will be able to use your Card at Cash Machines in the United Kingdom where the Link symbol is displayed and at Cash Machines around the world wherever the VISA/PLUS symbol is displayed. A charge of £2 will be applied to your account for each cash withdrawal made from a Cash Machine outside the United Kingdom. Each transaction will be converted into sterling using the exchange rate applying when it is processed by VISA. Please note that an overseas ATM may add a charge. You would be told about this at the time of transaction.

Gold Classic Saver

Gold Classic Saver is an easy access savings account available exclusively to Gibraltar Gold Current Account customers who register for Internet Banking. Please see separate leaflet for full details of the current account.

Summary Box Key Product Information for our Gold Classic Saver	
Account Name	Gold Classic Saver
Interest Rates (AERs)	Variable rate. Please see separate Savings Rates sheet for current rate.
Tax Status	Interest is paid net. Gross interest can be paid subject to eligibility and required registration.
Conditions for bonus payment	No bonus is payable on this account.
Withdrawal arrangements	Easy access without notice or loss of interest. All transactions must be to and from the customer's Gibraltar Gold Current Account. Standalone withdrawals from (and deposits to) Gold Classic Saver are not permitted. This applies to transactions through any channel.

Access	Customers must be registered for Internet Banking, and so Gold Classic Saver can be operated via the internet (and also by branch or by post). The account must be opened at any of our branches or by post.
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- Available exclusively to Gibraltar Gold Current Account customers who register for Internet Banking with N&P.
- Minimum opening investment and balance of £1 – maximum balance of £1 million.
- Interest paid annually on 1st January, back to the account.
- Available in single or joint names but names must be the same as those on the Gibraltar Gold Current Account.
- Only one Gold Classic Saver per Gibraltar Gold Classic Current Account is allowed.
- When transacting at a branch, the Gibraltar Gold Current Account card must be presented as no passbook will be provided with this account.
- N&P reserves the right to close the account immediately, and return the balance, if the Gold Classic Current Account is closed or customers do not credit their current account with at least £500 per month.
- If the customer closes the Gold Classic Saver, the closure balance would be transferred to their Gibraltar Gold Current Account. The exception would be where the current account was also closed, in which case the closing balance would be refunded by cheque.
- Deposit account, for personal customers only.

IMPORTANT INFORMATION RELATING TO SAVINGS AND INVESTMENT ACCOUNTS

Moving money between accounts

You may move money from one N&P account to another, but any transfer will be subject to the withdrawal terms of the account from which the transfer is made.

Customers are free to move money (with the exception of Bonds) from an existing N&P notice account to another N&P account currently offered, which has an equal or greater notice requirement, without notice or loss.

Transfers to a Bond are allowed without notice or loss of interest.

We reserve the right to issue new savings accounts at different rates of interest and on different terms and conditions. Customers moving to a new account will be subject to the withdrawal and other conditions of their existing account(s).

Holders of variable rate closed accounts may transfer their investment to any account within N&P's current range without notice or loss of interest (subject to normal eligibility).

To find out how someone else can transfer money into your account, please refer to nandp.co.uk/savings-faqs or call 200 45050.

Writing Cheques

When you write a cheque, it will help prevent fraud if you clearly write the name of the person you are paying the cheque to and put extra information about them on the cheque, especially if you are not yourself paying a cheque in directly (e.g. because you are sending a cheque by post or passing it to someone else for them to pay in). If you are making a cheque payable simply to a bank or building society, do not make the cheque payable simply to that organisation. Add further details in the payee line, for example "Norwich & Peterborough Building Society, re J Jones, Account No XXXX". You should draw a line through unused space on the cheque so unauthorised people cannot add extra numbers or names.

Interest

Interest is paid at the rates shown on the Savings rate sheet, provided that the balance in the account remains at all times above the relevant minimum investment and balance for the account concerned. The net equivalent rates have been calculated after allowing for deduction of tax at the appropriate rate.

Gross Interest Option

If you are not a UK resident and do not pay tax, you may be eligible to receive your interest without deduction of tax.

Adults and children can be registered for gross interest by completing the simple UK HM Revenue and Customs form (R85) which is available from your local branch.

Payment of gross interest does not imply that the interest you receive is exempt from tax. Investors should clarify their own taxation position with the appropriate authorities.

If you are not registered to receive gross interest, the amount you receive will be paid net of income tax at the appropriate rate.

Under 16s

Withdrawals made by children under seven years old must be confirmed in writing by their parent or guardian.

Identification

Please refer to the separate 'Proving your identity' leaflet for details of identification requirements.

You will be given a separate booklet when you open your account: the General Savings and Investments Conditions. Please read this, and the specific conditions for each account contained in this document, carefully. A copy of the Rules of Yorkshire Building Society is available on request.

PO Box 535, 198-200 Main Street, Gibraltar.
Call: 200 45050. Fax: 200 45051
Opening hours: 9am – 5pm Monday to Friday.

Norwich & Peterborough Building Society and N&P are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised and regulated by the Financial Services Authority in the UK (FSA registration number 106085). Yorkshire Building Society is authorised to conduct business in Gibraltar by the Financial Services Commission. Principal office of Yorkshire Building Society: Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ, England UK.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.