

If you open an account it will be with Yorkshire Building Society (trading as Norwich & Peterborough Building Society, Norwich & Peterborough 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" "the Society" or to 'Norwich & Peterborough' are to Yorkshire Building Society trading as Norwich & Peterborough Building Society.

FAMILY SAVINGS 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.

Below are the specific features of the Family Savings 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.

N&P's range of family savings accounts is available to any family with dependent children (so up to age 16, or 18 if in full time education).

Family Easy Access

Family Easy Access is available to parents with dependent children who want to earn an attractive rate of interest on their 'everyday' money and be able to have easy access to their money at any time.

| Summary Box Key Product Information for our Family Easy Access Account | |
|---|---|
| Account Name | Family Easy Access |
| 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 opened and operated at any N&P branch or by post. It can also be operated via the internet. |

- Minimum opening investment and balance of only £1 – maximum balance of £1 million
- Choice of LINK cash machine card or passbook. LINK cash machine card provides access to over 35,000 machines in the UK and VISA/PLUS money machines worldwide¹
- Where you use your card to make a withdrawal at a cash machine, an itemised statement showing your transactions on your Family Easy Access account will be sent to you on a quarterly basis
- Interest paid annually on 1st January (either added to your account or paid out to another account)
- Available in single or joint names (but not available on a trustee basis)
- This is a payment account, please refer to the General Savings and Investment Conditions for more information
- Deposit account, for personal customers only
- N&P reserves the right to transfer the account to the easy access Instant Reserve account (or return the money to you) when the children of the account holder(s) are no longer 'dependent'.

Family Regular Saver

Family Regular Saver is available to parents with dependent children who want to save on a monthly basis and to build up their savings over the short-to-medium term without the need for easy access except in case of emergency.

| Summary Box Key Product Information for our Family Regular Saver Account | |
|---|--|
| Account Name | Family Regular Saver |
| Interest Rates (AERs) | Fixed rate for first 12 months, variable thereafter. 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 | A bonus will be paid on each anniversary of account opening as long as you have made 12 consecutive monthly investments in the account and not more than one withdrawal from it during that year. 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, although there will be a loss of bonus if more than one withdrawal is made each year. |
| Access | This account can be opened and operated at any N&P branch or by post. It can also be operated via the internet. |

- Open an account with any amount from £1 up to a maximum of £250. From the following month, you can then save from £1 up to a maximum of £250 each month. This limit applies to single or joint accounts
- Interest paid annually to your account on the anniversary of the date when it was opened
- Available in single or joint names (but not available on a trustee basis)
- Deposit account, for personal customers only
- Only one Family Regular Saver account can be opened per customer throughout the life of the product, so you may hold either a joint or sole account but not both. You cannot open a new Family Regular Saver after the fixed rate period has ended
- N&P reserves the right to close the account and return the money to you when the children of the account holder(s) are no longer 'dependent'.

The Family Regular Saver Account is designed for regular savings, which means that you must make a payment into your account each month. The fixed rate, which is paid in the first year, is paid for each full day that your money is deposited with us. Your first monthly payment will earn the full year's amount of interest, provided you deposit your first payment on the day of account opening. Your second monthly payment will earn interest for 11 out of the 12 months and so on. You will not receive a full year's worth of interest on the total amount you deposit with use over that 12 month period (maximum £3,000).

Family Young Saver

Family Young Saver is an easy access account that is available to young people between the ages of 7 and 18 who want to save in and operate an account themselves, and also to parents (or guardians or grandparents) who want to open an account and save on behalf of children of any age up to 18.

| Summary Box Key Product Information for our Family Young Saver Account | |
|---|--|
| Account Name | Family Young 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 | 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 any N&P branch or by post. It can also be operated via the internet, subject to you being 16 years old or over. |

- Minimum opening investment and balance of only £1 – maximum balance of £1 million
- Choice of LINK cash machine card or passbook. LINK cash machine card is available to customers aged 13 or over (access to over 35,000 machines in the UK and VISA/PLUS money machines worldwide).¹ A cash card is not available on accounts set up on a trustee basis
- Where you use your card to make a withdrawal at a cash machine, an itemised statement showing your transactions on your Family Young Saver account will be sent to you on a quarterly basis
- Interest paid annually on 1st January (either added to your account or paid out to another account)
- Available in single or joint names (and on a trustee basis)
- This is a payment account. Please refer to the General Savings and Investment Conditions for more information
- Deposit account, for personal customers only
- N&P reserves the right to transfer the account to the easy access Instant Reserve account (or return the money to you) when the children of the account holder(s) are no longer 'dependent'.

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

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.