

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.

REGULAR 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.

Regular savings accounts help you to build up your savings.

Below are the specific features of the Regular 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 local branch or visit www.nandp-gibraltar.co.uk That way we can make sure you always have the most up-to-date information. For fixed rates, the rate you will receive will be the rate applying at the time your account is opened.

Regular Saver

Regular Saver is ideal for those 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 Regular Saver Account	
Account Name	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.
- Share account, for personal customers only.
- Only one 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 Regular Saver after the fixed rate period has ended.

The 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).

Gold Savings Account

Gold Savings Account is a regular savings account which is available exclusively to customers aged 18 or over who open or hold a Gold Classic Current Account. Please see separate leaflet for full details of the Gold Current Account.

Summary Box Key Product Information for our Gold Savings Account	
Account Name	Gold Savings Account
Interest Rates (AERs)	Fixed rate for 1 year. After 12 months, funds are transferred to the variable rated, easy access Easy Plus account. 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	No withdrawals are allowed in the first year unless it is closed. Once funds are transferred into Easy Plus, there is easy access without notice or loss of interest.
Access	This account can be opened and operated at any of N&P branch or by post. It can also be operated via the internet.

- You must save at least £20 and up to a maximum of £250 each month for a full 12 months. The maximum sum that may be invested in a Gold Savings Account is £3,000.
- You must also have an active Gold Classic Current Account.
- Interest will be added to the account on the first anniversary of account opening.
- You can only be named on one Gold Savings Account, although you can hold an account jointly with someone else. You cannot open a new Gold Savings Account after it has been transferred to Easy Plus or if it is closed during the first year.
- On or as soon as practicable after the first anniversary of the date the Gold Savings Account was opened, the money in it (including interest paid) will be transferred into an Easy Plus account and your Gold Savings Account will be closed.
- The specific conditions of Easy Plus are set out in a separate fact sheet.
- Share account, for personal customers only.
- We may close your Gold Savings Account if you are in breach of any of the specific conditions.

The Gold Savings 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 us over that 12 month period (maximum £3,000).

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.