

General Savings Terms & Conditions

Valid from 01 October 2024



Welcome to Leek Building Society

This booklet sets out our General Savings Terms and Conditions.

For over 160 years, we've been a trusted part of your community. As a mutual Building Society, your financial well-being is our top priority. Whether you're looking to save for a rainy day, finance a new home, or invest for the future, we're here to help.

Our products and services are designed with your needs in mind, and our friendly team is always on hand to help you.

We believe financial information should be easy to understand. That's why our terms and conditions are clear and concise, so you can make informed decisions about your savings.

- All payments into your account must be in pound sterling and received from a UK Bank or Building Society account. You can't make foreign payments and transfers
- Savings products are available to UK residents only
- If you have an account with us and move out of the UK, we may ask you to close the account or we'll close it for you.

If you'd like this in another format, such as large print, braille or audio, visit our website: leekbs.co.uk/help-and-support/accessibility.

You can also visit us in branch or call our customer service team to get the format that best suits your needs.

You can also download a digital version with:

- a zoom feature so you can enlarge the text
- a speaking option that reads the text to you

Please let us know if you need additional help or support in understanding any of our documents or in managing your account(s).

Getting In Touch

At a branch
For details of our opening hours visit: leekbs.co.uk/branches

Online
Visit: leekbs.co.uk

Call Us
0808 281 9308 or (+44) 1538 384151 from overseas

Email
savings@leekbs.co.uk

Post
Head Office
50 St. Edward Street,
Leek,
Staffordshire,
ST13 5DL



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Words and phrases

Words explained	
'General Savings Terms and Conditions'	The name of this document. Previously known as the Statement of Practice for Investors, and in some of our documents you may still see it called this.
'The Society', 'we', 'us' and 'our'	Refers to Leek Building Society
'You' and 'your'	Refers to holders of savings accounts
'Working day'	Monday to Friday, excluding bank holidays
'Calendar day'	Any day of the week
'Passbook'	A booklet to record transactions made into and out of your account
'Leek Online'	Refers to our online savings platform
Payment terms	
BACS	Bankers' Automated Clearing System. A regulated payment system run by BACS Payment Schemes Ltd and is one of the most common ways that money is credited and debited
CHAPS	Clearing House Automated Payment System. Same-day, typically high-value one off electronic payments
Direct Debits	Regular automatic payments set up between yourself and a company/organisation, allowing funds to be taken out of your account
Faster Payment	A quick way of sending electronic transfers to another Bank or Building Society that also use and accept Faster Payments
Standing Order	A regular payment of the same amount paid on a specified date
Nominated bank account	A Bank or Building Society account in your name or held jointly by you, which you specify as the account to receive funds

1. Being a Member

Being a member

When you open a savings account with us you become a member of the Society - it's great to have you onboard. This means unless specified in the Individual Product Terms and Conditions your account is a "share account".

By opening an account, you agree to **'The Rules of the Society'**.

This document sets out the principles and basis on which the Society is governed. It sets out your rights and responsibilities as a member and the requirements for and how members' meetings are held.

If you would like a copy of our rules, they're available on our website or upon request: [The Rules of the Society](#).

The Charitable Assignment Scheme

We're committed to remaining a mutual building society. However, to protect our members and the Society's future, all new members joining after January 24th, 2000, agree to a charitable assignment scheme for the first five years of their membership.

What does this mean for you?

If the Society were to de-mutualise within five years of you joining, any financial benefit you might have received would be directed to the Charities Aid Foundation instead.

About the Charities Aid Foundation

Established in 1974, the Charities Aid Foundation is a respected organisation dedicated to improving charitable giving. They help donors, companies, and charities maximise the impact of their donations. You can learn more about them and the scheme itself on our website: leekbs.co.uk/savings/useful-information/.

2. Your New Account

Opening an account

When you decide to open an account with us, we need to confirm **who you are and where you live**.

Our **'Proving Your Identity'** leaflet gives a full list of what we can accept as proof of identity.

The address you provide for the account will be the registered address until you tell us otherwise.

The money held in your account is yours. You're not allowed to hold money in your account for someone else.

We may not always open an account. Sometimes we may reject an application for example, if we don't think the account is right for you, based on what you've told us.



Keeping your account up to date

We need to make sure your details are correct so that you can use your account and we can communicate with you. It will also help to keep your account safe and secure. If we don't have these details we'll ask you to update them.

If you change your name, address, telephone number or email address then let us know. We may need to see evidence of the change, so please provide this if asked.

If you lose your passbook or bond card or they are stolen, please let us know straight away and we can issue a duplicate, so you can continue to operate your account.

You may receive a passbook or bond card. These are important documents so please keep them in a safe place. The passbook or bond card belong to us and should be returned to us if we ask you to do so.

Allowing other people to use your account

If you think you need someone to manage your account for you e.g. [Power of Attorney](#), [Court of Protection](#) or a Trustee for a child's account, then come and talk to us so we can discuss the options available to you. Alternatively, visit our website for more information.



Joint accounts

These General Savings Terms & Conditions apply to you as an individual and joint account holder.

Unless the Individual Product Terms and Conditions say otherwise, your account may be held as a joint account by two, three or four people.

The first named person on the account will be given membership rights and can vote at our Annual General Meeting (AGM).

All the information will be sent to the first named person only. Any correspondence relating to the account will be sent to the address of the first named account holder, unless you instruct us otherwise.

All joint account holders can manage the account and take money out. There may be reasons that don't allow this to happen e.g. you've advised us that you require more than one person to sign for the withdrawal of transactions.

We can refuse your request to add someone to your account.

If we're told about a dispute between account holders, we may not allow any more money to be taken out. We also may not allow any changes to be made without the written permission of all account holders unless there are exceptional circumstances. Subject to the above, any authorisation given can be stopped by any account holder.



3. Using Your Account

Your individual Product Terms and Conditions specify the minimum and maximum balance limits for your account. If your balance falls below the minimum, we may close your account. We'll notify you in advance if this happens, giving you the opportunity to increase your balance.

If you've one or more accounts with us, the total amount you can keep in your account(s) is £1,000,000.

Paying money into your account

If you're paying in cash, we might ask you for proof of where it's come from. Anti-Money Laundering requirements mean that we have to make sure the funds have come from a legal source.

There are restrictions on the amount of notes and coins we take. Please speak to your local branch for details.

We can refuse the cash deposit at any time. We may not be able to tell you the reasons for refusing a cash deposit or withdrawal.

At times, we may need further information about a payment in your account. If we do, we may ask for your help with this and you should provide all the information you have.



Paying money in

Payment type	Where	When	When money is added/available
Cash	Branch	During branch opening hours	Immediately
Cheque payable to account holder	Branch/Post	During branch opening hours Most cheques are valid for 6 months	We add the amount to your account balance on the same day we receive it. See page 12 for cheque clearance.
Internal Transfer (between your Leek Building Society accounts)	Branch/Post/Leek Online	During branch opening hours Leek Online - 24/7	Immediately
BACS (including standing orders)	Sending Bank/Building Society	Usually three working days once the person has instructed their Bank	We add the amount to your account balance on the same day we receive it
Faster Payments	Sending Bank/Building Society	Anytime	Sent between 8am & 12 noon - available after 2pm on the same day Sent after 12 noon - available from 9am the next working day
CHAPS	Sending Bank/Building Society	During branch opening hours	Same working day for payments received by 4pm. Next working day for payments received after 4pm.

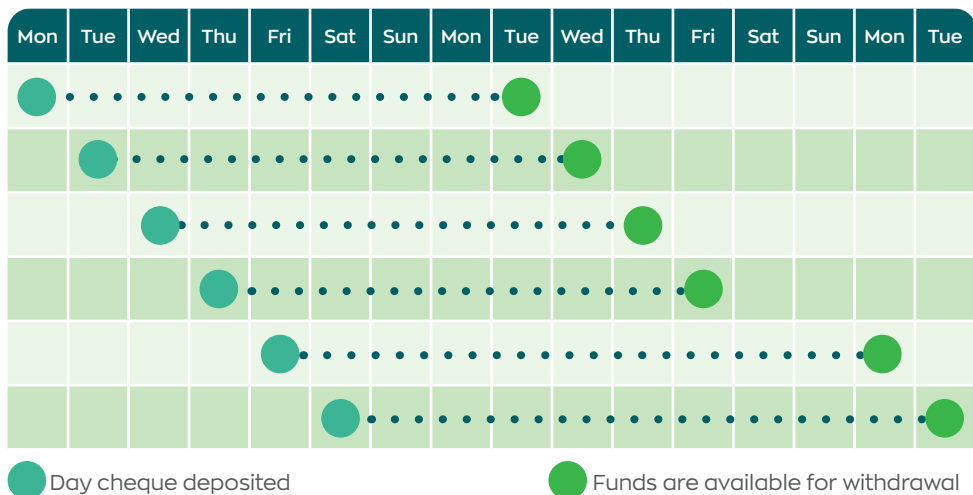
Some accounts don't allow some types of payments in or out. Please see Individual Product Terms and Conditions for details of this.

Paying in by cheque

You can also pay money into your account by sending us a cheque through the post. Along with the cheque please provide the full account details you wish the funds to go into, the name on the account and your passbook (if you wish for it to be updated at the same time).

Funds deposited by cheque can be withdrawn six working days after the date of receipt. Any cheques deposited after 2pm will be deemed to have been received on the following working day so, for a cheque paid in before 2pm on Monday, the funds can be withdrawn on Tuesday of the following week.

The table below sets out the cheque clearance times. If there are bank holidays in the clearance cycle the process will be delayed by each bank holiday.



Money paid into your account by mistake

If we're told that a payment has been made to you by mistake, we'll investigate and return the payment if we're able to do so. We'll do this as soon as possible after we find out about the error.

Paying into your account by Faster Payment or Standing Order

We love seeing you in our branches, but there are other ways you can make payments into your account.

When making a payment by Faster Payment or Standing Order, please use the information below.

Account Name	Customer name/business name
Sort Code	40-05-30
Account Number	74578031
Reference	Your Leek Building Society Account Number

Always include your Leek Building Society account number in the reference field. Don't include any other numbers or letters, otherwise your payment will not reach your account.

Please make sure when providing your account details for payments into your account, that the information quoted is accurate.

If you provide inaccurate information to the sender we will not be responsible for any delay or the payment not being received to your account.

When we let other banks check your details

We use the Confirmation of Payee service. This means that when you or someone else sends a new payment to your Leek Building Society account, the name, sort code, account number and reference field (that's your Leek Building Society account number) will be verified. This is done to help check that payments aren't sent to the wrong account by mistake. It also helps to protect against fraud.

You can opt your details out of this. If you do, a message will be displayed while making a payment to your account stating your details can't be checked as the information is unavailable.

You can request to opt out by visiting your local branch or calling us. For further information on Confirmation of Payee, see our website: leekbs.co.uk/savings/confirmation-of-payee/.

Taking money out of your account

The table overleaf shows the different ways to take money out of your Leek Building Society account. You'll only be able to withdraw money that's available in your account, you'll not be able to take your account overdrawn. Individual Product Terms and Conditions will apply.

For details of how much you can withdraw on a daily basis, please see our website - [Withdrawal limits](#) or contact us.

We may delay or refuse payments from your account, for example if we believe there's fraudulent activity, unlawful behaviour or disputes etc.



Taking money out

Payment Type	When	When it will leave your account
Cash	During branch opening hours	Immediately
Cheque	During branch opening hours	Branch - Immediately Post - On the day your instruction is received Cheques by post will only be sent to you and not to a third party
Internal Transfer (between your Leek Building Society accounts)	During branch opening hours Leek Online - 24/7	Branch - Immediately Post - On the day your instruction is received Leek Online - Immediately
Faster Payments (to your nominated Bank/Building Society account)	During branch opening hours Leek Online - 24/7	Payments are sent between 5am and 10.30pm Monday - Friday Outside of these times the payment will be deducted straight away and sent to your nominated account by the end of the next working day (that isn't a bank holiday)
Direct Debit	N/A - you arrange it with the organisation you want to pay	On the day requested by the company
CHAPS (to your nominated Bank/Building Society account)	During branch opening hours Leek Online - 24/7	Withdrawal request received and authorised by 1pm - same day Withdrawal request received and authorised after 1pm - next business day If received on a non-business day - the next business day

cancelling a payment

Once we accept your payment instruction and process it, you can't cancel it, unless it's set to go out of your account on a future date. We'll make reasonable efforts to cancel the payment, but we're unable to guarantee this. We may also charge you any reasonable costs incurred in doing this.

If it's set up to go out on a future date, it can be cancelled up to 5pm the working day before the payment is due to be made.

If you think a cheque has been lost, stolen or fraud has been committed against you, please contact us.

Payment issues

If we make an error on a payment then we'll put it right, this may include attempts to trace the original payment.

If money is taken out of your account without you authorising it, the maximum you'll be liable for is £35.

If you send money from your account to someone you didn't intend to pay or for what you thought was a genuine purpose, however was fraudulent, this is called Authorised Push Payment fraud.

You must contact us as soon as possible and within 13 months from the date of the payment so we can investigate and take the necessary steps to protect your account. We'll reimburse you as and when required by the Faster Payment Scheme reimbursement requirement and the Faster Payment Scheme reimbursement rules.

If a direct debit has been taken from your account in error, we'll refund the amount into your account under the Direct Debit Guarantee.

Our rights if you owe us money

We may use any funds in your account to pay off any outstanding debt you owe us. This includes both individual and joint debts, such as mortgages, that are due but unpaid. This is known as our right of set off. We can use our right of set off, when your account is in your sole name, as well as joint accounts you hold with another person. If we propose to use our right of set off we'll contact you at least 14 days before to notify you of this.

During this notice period your account will be blocked. Once we have used our right of set off, that money will belong to the Society and you won't be entitled to interest or any bonus (if applicable) on those funds. We'll contact you to tell you that we used our right of set off.

Managing your savings account online

Leek Online is the Society's online savings platform. You may be able to view and transact on your account using this service subject to Individual Product Terms and Conditions. You'll need to:

- have a nominated bank account
- have an email address
- be at least 16 years of age to open an account online
- be at least 13 years of age and an existing member to register your account for Leek Online.

Leek Online access isn't available outside the UK or through a non UK IP address.

It's not possible to view closed accounts online.

When registering online with an existing or new account, we'll ask you to choose a password and a memorable word.



You'll need to remember these to access online services and carry out transactions. Once we've accepted your registration and confirmed your identity and proof of residency, we'll send your username and verification code to you, which will allow you to access your account. You must use your verification code within 14 days or it'll expire.

You must protect your online security details at all times and not let anyone else have access to them. We'll never call you and ask for your online security details or ask you to disclose your password in full to us.

From time to time, we may contact you to confirm your requests, but in doing so, we won't ask for your full security details.

Restricting access to Leek Online

We will be entitled to terminate, restrict, or suspend your access to Leek Online if we've reasonable grounds to believe one of the following has occurred:

1. you've attempted to gain unauthorised access to our systems, or to accounts of other members
2. you've attempted to introduce any viruses or malicious software into our systems
3. the security of your account is at risk
4. we suspect unauthorised or fraudulent use of your security details
5. we must comply with a legal or regulatory requirement
6. you've knowingly given us false information about yourself
7. a systems failure has occurred at Leek Building Society
8. for any other reason beyond our reasonable control.

If possible, we'll contact you before suspending, restricting, or blocking access to Leek Online, except where we're unable to for legal, technical or regulatory reasons.

You must only use Leek Online for your own use.

For further information relating to Leek Online, see specific [Leek Online Terms and Conditions](#) on our website.

When an account holder passes away

We understand that losing someone close to you is a difficult time.

In order to help you during this period, we've outlined useful information in our [Bereavement Advice leaflet](#) to help you organise any Leek Building Society accounts and to assist you with registering the death with other organisations.

If a joint account holder dies, the other holder(s) will be entitled to all the money.

Dormant accounts

For accounts that aren't used for 15 years or more, we'll mark them as dormant.

You'll need to show ID before you use these accounts and we need to be satisfied that this account is yours before you can withdraw any money.

Ahead of marking accounts legally dormant we'll attempt to contact the account holder. We'll do this through the details we hold for you. If we're still unable to contact you, we may look into tracing services to reconnect you with your funds.



Reclaim fund

When an account becomes dormant, the funds may be made available to the reclaim fund. The reclaim fund uses dormant balances to help social and environmental initiatives across the UK.

Under the scheme, we may transfer an agreed proportion of eligible dormant account balances to Reclaim Fund Ltd (RFL) and the remainder of that balance to charity. RFL is a not-for-profit dormant account fund operator which is authorised and regulated by the Financial Conduct Authority.

The money remains yours and if you contact us at any time, after proof of ownership, the funds and any outstanding interest will be returned to you.

However, we'll remain responsible for managing all aspects of the customer relationship with you and for handling all repayment claims (which we'll do on behalf of RFL). Therefore, you should continue to contact us in the usual way if you've any queries or complaints in relation to your account or balance. The transfer of some or all of your dormant account balance to RFL won't in any way affect your membership rights with the Society. Both we and RFL participate in the Financial Services Compensation Scheme (FSCS).



4. Interest, Charges and Changes

How interest is calculated

When you open an account with us the account will have an interest rate set. This may be fixed or variable depending on the type of account you open. In the Individual Product Terms and Conditions it will tell you the rate you'll receive and when it'll be paid.

Cash and electronic payments paid into your account start to earn interest from the day we add it to your balance.

Leek Building Society cheques paid into your account will begin to earn interest straight away. Non Leek Building Society cheques paid into your account will earn interest after two calendar days.

You may be able to choose where your interest is paid. This could be to the same account or to your nominated bank account.

You get the same interest in a leap year as you would in a normal year - you don't get an extra day's interest.

Why interest rates may change

If the Individual Product Terms and Conditions for your account say that the interest rate is variable, we can make a change to the interest rate. These are usually in response to:

- Bank of England base rate changes
- law, decisions made by a court or ombudsman
- statements or codes of practice or industry guidance
- the cost incurred by us to provide the account
- interest rates in the retail banking market
- or to meet regulatory requirements
- to maintain, increase or reduce the difference between the rates we pay investors and the rates we charge our mortgage customers.

How we tell you about interest rate changes

Interest rate	Type of account	When we'll tell you	How we'll tell you
Increase	Any	Within 30 days of the change	Publish this in our branches and/or on our website leekbs.co.uk
Decrease	Savings account balance less than £100	At least 14 days before the change ¹	We'll send you written notice by letter, email or via digital message
	Savings account balance of £100 or more	At least 14 days before the change ¹	

¹If you don't want to accept the reduced rate, you can close your account within 30 days of us giving you notice

Our charges

From time to time, you may incur fees and charges relating to your Leek Building Society savings account. Details of these can be found in our [Savings Fees and Charges leaflet](#).

Why charges and terms may change

We can change the charges, the General Savings Terms and Conditions or the Individual Product Terms and Conditions at any time.

This is always fair and proportionate to the circumstances. This may be due to changes in:

- law, decisions made by a court or ombudsman
- statements or codes of practice or industry guidance
- the cost incurred by us to provide the service or function
- legitimate changes in the costs we incur in providing the service, or carrying out the function, to which the charge relates
- to meet regulatory requirements
- or for any other valid reason not specified above.

How we tell you about changes to our terms and charges

What the change is	When we'll tell you	How we'll tell you
Changes to the terms or charges to do with electronic payments	At least two months before the change	We'll send you written notice by letter, email or via digital message and update our Savings Fees and Charges leaflet
Change to term or charges that are not to do with electronic payments to your advantage	As soon as we can, and within 30 days of us making the change	General notice in our branches, and on our website
Change to term or charges that are not to do with electronic payments to your disadvantage	At least 30 days before the change	We'll send you written notice by letter, email or via digital message and update our General Savings Fees and Charges leaflet

If we've made a major change or a significant number of minor changes in any one year, we'll notify you and a copy of the revised **General Savings Terms and Conditions** leaflet will be available from any of our branches and on our website.

If you're not happy with the change

If we make a change that disadvantages you, we'll provide notice as detailed above. If you're not happy with the changes, you have 60 days from the date notice is given to close your account without charge or loss of interest. If you don't tell us that you want to close your account within this time, we'll take this to mean that you've agreed to the changes. The changes will apply to you when they come into effect.

5. Closing Your Account

You can close your account at any time, subject to any Individual Product Terms and Conditions.

You can do this by visiting us in branch, by post or via Leek Online (account restrictions may apply).

Cooling-off period

With the exception of Fixed Rate Bonds, our accounts have a 14-day cooling-off period in which you can close your account without any problems. If you let us know within the 14 days, we can discuss other available savings accounts with you. If you wish to close your account and have your money sent back to you, we can also do this. Any notice period will be ignored during the cooling off period.

When we can close your account

We've the right to close your account at any time, unless your account has a fixed term. We'll give you at least two months notice before the account is closed.

There are exceptional circumstances where we may close your account straight away. These include:

- you've deliberately given us incorrect information in relation to your account
- you weren't entitled to open the account
- you break the General or Individual Product Terms and Conditions relating to your account. If we tell you about it and you don't put this right within a reasonable time
- We reasonably suspect that you or someone else is using or intends to use your account or any of our services to do something illegal
- where there has been abusive or threatening behaviour towards our staff or you've not treated our staff respectfully.

If we close the account, we'll pay interest at the agreed rate up to and including the day before closure.

If we close your account, we'll write to you or email you (unless we're prevented by law) to let you know. The amount we pay you depends on any money you may owe us as a charge.

We won't return any money that has been received as a result of fraud.

6. How We Use Your Information

Privacy

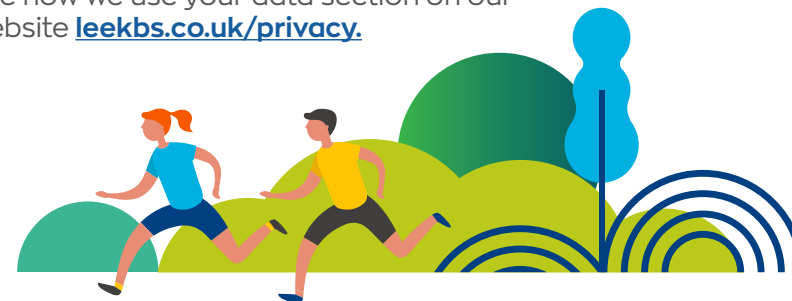
The Privacy Notice (the Notice) sets out how Leek Building Society collects and uses your personal data and the rights you have under applicable data protection laws. When you share your details with us, we want you to be confident that we'll protect that data and only use it in the ways we set out in the Notice. See '[Our Privacy Notice](#)' section on our website for more information.

Marketing preferences

We may use your address, phone numbers, email address and social media (e.g., Facebook, Google, and message facilities in other platforms) to contact you according to your marketing preferences. You'll only receive such materials where you've opted in. You can stop our marketing at any time by phone, email or visiting one of our branches.

We'll never sell or share your personal data with any third party for marketing purposes.

See how we use your data section on our website leekbs.co.uk/privacy.



Fraud prevention

The information provided by you in your savings application will be shared with fraud prevention agencies to prevent or detect fraud and to verify your identity.

If you provide false or inaccurate information and/or fraud is identified, your application for a savings account won't proceed, or may be subsequently closed, and details will be passed to fraud prevention agencies to prevent fraud and money laundering. This may result in others refusing to provide services, financing or employment to you. You can obtain further details explaining how information held by fraud agencies may be used, as well as your data protection rights by visiting the Society's website, leekbs.co.uk/privacy or by contacting the Society.

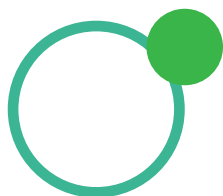
Be Fraud Aware

When making any payments take care and Take Five to stop fraud.

1. Never give out sensitive information
2. Don't assume it's genuine
3. Don't move money just because you feel rushed
4. Trust your instincts
5. Don't believe what they're telling you



To find out more see our fraud awareness section on the website leekbs.co.uk/stopfraud/



When we share information for tax purposes

In certain cases, HMRC can ask us to disclose information about you and take money from your account to be used towards payment of taxes due but unpaid. We'll take this action if we are legally obliged to do so.

Understanding your tax responsibilities

We don't pay tax on the interest paid to you.

This means that you may be required to pay tax on the interest you've received. Please contact HMRC for further information or view their website www.gov.uk/apply-tax-free-interest-on-savings.

The tax information provided is based on our understanding of current law and HM Revenue & Customs practice, both of which may change.



7. Other Things You Need To Know

Law

These conditions are governed by English law. Any disputes will be dealt with by the courts having legal authority over the part of the United Kingdom where you live e.g England & Wales, Scotland or Northern Ireland.

Matters beyond our control

We'll not be liable to you if we're unable to provide any service in connection with your account, or for any act or omission on our part in providing any such service, as a result of:

- abnormal and unforeseeable matters beyond our reasonable control
- the consequences of which would've been unavoidable despite all reasonable efforts to the contrary (such as strikes, power failures or other causes beyond our control)
- or our having to comply with any legal or regulatory requirement.

Complaints

Your experiences with our Society are important to us. If we get things wrong, please let us know and we'll investigate your complaint in line with our internal complaints procedure and ensure that a fair resolution is reached.

Please see our [Making sure we get it right leaflet](#) on our website.



The Financial Ombudsman Service

All of the complaints we receive will be fully investigated to ensure a fair outcome is reached.

However, if you're dissatisfied with the outcome we provide, you have the option of referring your complaint to the Financial Ombudsman Service for review – free of charge. You should refer your complaint to the Ombudsman within six months of our final response. If you don't, they may not be able to look into it.

For more information about the service, visit their website:

www.financial-ombudsman.org.uk

Your savings are protected

We're covered by the Financial Services Compensation Scheme (FSCS).

A depositor who's eligible is entitled to claim up to £85,000.

Please see our [Financial Services Compensation Scheme Information Sheet and Exclusions List](#) which summarises details of the Scheme, or visit www.fscs.org.uk for further information.



Protected





Protected

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

Leek Building Society, Head Office,
50 St. Edward Street, Leek ST13 5DL
t: 0808 281 9308

Branches throughout Staffordshire, Cheshire, Shropshire and Derbyshire

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.

savings@leekbs.co.uk leekbs.co.uk