

90 Day Notice Account

Terms and Conditions



Protected



Summary Box - Key Product Information

Account Name	90 Day Notice Account	
What's the interest rate?	Annual interest	3.85% Gross / AER We calculate the interest daily and pay it annually on 1 January.
Can Leek Building Society change the interest rates?	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 Statement of Practice Investors leaflet.	
What would the estimated balance be after 12 months based on a deposit of £1000?	The estimated balance after 12 months would be £1,038.50. This would be the balance if £1,000 is paid in at the time the account is opened, and no money is taken out or paid in. 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.	
How do I open and manage my account?	<p>Eligibility</p> <ul style="list-style-type: none"> You must be a UK resident and aged 16 or over You can't open this account for a child in trust The account is for personal use only. It's not for businesses, clubs or charities. <p>How to open and manage your account</p> <ul style="list-style-type: none"> You can open an account online, in branch or by post You need to pay money into your account within 14 calendar days of opening it. If you don't we may close your account A maximum of £250,000 can be held in the account Joint accounts are allowed 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. <p>How to put money into your account</p> <ul style="list-style-type: none"> Pay in cash or cheques in a branch Post us a cheque. Please make sure cheques are payable to yourself and not Leek Building Society Set up transfers from an account with another bank or building society or another account with us. <p>How to keep track of your account</p> <ul style="list-style-type: none"> You can view your statement online. If you have a passbook, post it to us or pop into a branch to get it updated. 	
Can I withdraw money?	<p>How to take money out of your account</p> <ul style="list-style-type: none"> You must give us 90 calendar days' notice to withdraw money, including closure Notice can be given online, in branch or by post You can only have one notice period running at a time The amount you wish to put on notice cannot exceed your available balance. 	

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Can I withdraw money?	<p>Giving notice using your Leek Online account</p> <ul style="list-style-type: none">• Notice given online cannot be cancelled• Once the 90 days' notice period ends, your money will be sent to your nominated bank account. This will be on the next working day• If your withdrawal is over £25,000, you have seven calendar days after your notice period ends to request a CHAPS payment. A fee is payable. Please see our fees and charges leaflet for more information. <p>Giving notice in branch</p> <ul style="list-style-type: none">• Once the 90 days' notice period ends you have seven calendar days to visit a branch and make your withdrawal. You should complete your full withdrawal requirements on the day you visit. <p>Giving notice by post</p> <ul style="list-style-type: none">• Your notice period will start the day we receive your instructions• Once the 90 days' notice period ends, your withdrawal will be actioned. This will be on the next working day. <p>You can...</p> <ul style="list-style-type: none">• Transfer your money to another Leek Building Society account or to your nominated bank account• Ask for a cheque• Withdraw it as cash.
Additional information	<p>You have a 14 day cooling off period after you open a 90 Day Notice Account. This means that if you change your mind, you have 14 calendar days to close the account without notice, charge or loss of interest. Day one starts on the day you open the account.</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 & Customs for further information or view their website.</p> <p>You should read these terms and conditions together with our Statement of Practice Investors leaflet to fully understand the details of your account. This includes standard terms and conditions relating to all our savings accounts.</p> <p>The above rate is effective from 30 January 2024.</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

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