

PRODUCT FACTSHEET

This factsheet gives you information about the Triple Access Saver ISA you can choose to apply for in any of our branches. The Financial Conduct Authority is a financial services regulator. It requires us, Yorkshire Building Society trading as Chelsea Building Society to give you this important information to help you decide whether our Triple Access Saver ISA Account is right for you. You should read this document carefully so that you understand what you are buying, and then keep it safe for future reference. This factsheet and the product terms set out here should be read in conjunction with the Essential Savings Information booklet (which includes savings account standard terms and conditions) that you will be provided with and should be retained for your records. Together the factsheet and the Essential Savings Information booklet explain how your account works. Savings account standard terms 3, 6 and 19 explain the circumstances in which we may change the interest rate, the terms and conditions and any charges relating to your account and how we will tell you about the changes. For full details of any charges please refer to our 'Charges and Fees Information' leaflet, which you will receive when you open your account or you can obtain a copy at any of our branches or by calling 0845 744 6622. It is important that you read all of the terms applicable before you decide to open the account. If there is any inconsistency between a general term and a product term, the product term will apply.

About ISAs

You can invest in two separate ISAs each tax year; a Cash ISA and a Stocks & Shares ISA. Every eligible individual will have a total annual investment allowance of £15,240 for the 2015/2016 tax year from. This can be invested in the following ways:

- Open a Cash ISA from age 16 and invest up to £15,240 with one provider; or
- Open a Stocks & Shares ISA from age 18 and invest up to £15,240 with one provider; or
- A combination of Cash ISA and Stocks & Shares ISA (minimum age is 18) up to the overall maximum subscription limit of £15,240. This can be split between two providers however, you can only subscribe into one Cash ISA and one Stocks & Shares ISA in a tax year.

By choosing a Cash ISA you will benefit from tax-free interest. Although Stocks & Shares ISAs are tax efficient they are not completely tax-free. These ISAs are best suited for money that you can leave untouched for at least five years or more. We offer Stocks & Shares ISAs through our association with Legal & General, just ask us for details.

The value of an investment in a Stocks and Shares ISA may fall as well as rise and so you may get back less than you invested.

Please note that if you fail to invest in your Cash ISA in a single tax year, under HM Revenue & Customs rules you will be required to complete a declaration form before you can invest further.

About Triple Access Saver ISA

The Triple Access Saver ISA is a Cash ISA with a variable interest rate paid annually or monthly, currently 1.35% Tax Free†/AER* and is ideal if you would like easy access to your savings. You can add money to your account whenever you want, up to a maximum deposit for the current tax year's ISA allowance. You can make withdrawals on any three days per account year based on the anniversary of the account opening date, without losing any interest. Plus you can close your account at any time if required. Withdrawals and closure will result in the loss of your tax free status, other than transfers to another ISA either with us or another provider.

To open a Triple Access Saver ISA, you must be aged 16 or over and must be a UK resident. You can only have one Cash ISA per current tax year per person and to be held in your sole name only. This ISA does not meet stakeholder standards.

Key features:

- Save from £100
- Enjoy a variable rate of interest
- Pay money in quickly and easily at any of our branches
- Unlimited withdrawals on any three days per account year subject to daily withdrawal limits shown overleaf
- Close your account at any time
- Save regularly, perhaps just after you've been paid each month, by setting up a standing order
- Choose to have your interest paid monthly or annually
- You can choose to view your account online.

INTEREST RATE INFORMATION

Annual Interest		Monthly Interest	
Tax Free† p.a.	AER*	Tax Free† p.a.	AER*
1.35%	1.35%	1.34%	1.35%

PRODUCT INFORMATION

Summary Box Key Product Information for our Savings Account

Account Name	Triple Access Saver ISA
Interest rates (AERs)	Interest rates are variable and paid annually or monthly. See interest rate table above for current interest rate information. Annual interest is paid on 31 March. Monthly interest is paid on the last day of each month and must be paid in to another YBS account, a bank or another building society account. Therefore, to maximise your tax-free savings you should choose to have annual interest added to your account.
Tax Status	Tax Free†
Conditions for bonus payment	N/A
Withdrawal arrangements	You can choose to withdraw from your account on any three days per account year based on the anniversary of the account opening date. You can close your account at any time. Withdrawals and closure will result in the loss of your tax free status, other than transfers to another ISA.
Access	Branch.

Whether you can benefit from gross, net or tax free interest is dependent on your own personal circumstances and tax status and so may be subject to change in the future.

†Tax Free means interest that is not subject to income tax.

* AER stands for the Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. This will enable you to compare more easily the return you can expect from your savings over time.

OTHER PRODUCT TERMS

Minimum balance	£100
Maximum balance	£15,240 for 2015/16 ISA allowance plus previous years' ISA transfers. Please check with your existing provider if any charges applicable on transfer.
Additional deposits	Deposits for the current tax year's ISA allowance can be made at any time. External transfers for any used ISA allowances, including both previous years' and current year's subscriptions, are permitted.

MAKING ADDITIONAL DEPOSITS

There are various ways to pay money into your Triple Access Saver ISA:

- **Branch counter service** - you can pay money in at any of our branches
- **Standing orders** – you can transfer money from another bank account on a regular basis
- **Electronic Payments** – we accept payments into our accounts from other UK banks electronically.

MAKING WITHDRAWALS

You can make withdrawals at any of our branches. You can also choose to transfer money directly to another account electronically.

MAKING PAYMENTS WITHIN THE UK

To make payments into your account from within the UK, please use the following:

Sort Code	60 - 95 - 95
Bank Account Number	The first 8 digits of your Chelsea Building Society account number
Reference or Roll Number	The full 10 digits of your Chelsea Building Society account number

MAKING PAYMENTS FROM ABROAD

To make payments into your account from outside of the UK, please use the following:

Sort Code/Bank	56 – 00 – 36
Account Number	42200598
Bank Account Name	Chelsea Building Society
Bank Name	National Westminster Bank plc
Bank Address	Bradford City Centre Branch 7 Hustlergate, Bradford BD1 1PP
IBAN	GB92 NWBK 560036 42200598
SWIFT / BIC	NWBKGB2LXXX
Reference	The full 10 digits of your Chelsea Building Society account number
Account Name	Account Holder's Name

Please ask the sender to quote your name and address with the payment.

DAILY WITHDRAWAL LIMITS

Withdrawals or transfers can be made without any prior notice, except that any withdrawal must not exceed the daily limits we set.

For operational reasons we impose limits on the amounts that can be withdrawn from our savings accounts at branches. The limits are set out below and are subject to change from time to time.

Where the terms of your account allow immediate access to your funds:

Withdrawals on demand from **branches** are limited to:

- **Cash** - £1,000 on any one day or up to £5,000 by giving a few days' notice
- A maximum amount of £5,000 cash in any seven-day period
- **Cheques** - £150,000 on any one day - higher amounts may take an extra day to process

These limits apply irrespective of the number of accounts you may have with us and whether an account is a sole or a joint account. Proof of identity may also be required when making withdrawals.

TRANSFERRING ISA ALLOWANCES

You can transfer some or all of your money saved in previous tax years into a Cash ISA and/or Stocks and Shares ISA without affecting your annual allowance of £15,240. You can also transfer money saved in a Cash ISA for the current tax year into a different ISA with the same or a different provider, although you can only hold one of each type of ISA for each tax year. If you choose to transfer your Cash ISA and/or Stocks & Shares ISA for the current tax year, you must transfer the whole amount saved in that tax year.

IMPORTANT INFORMATION

Eligibility To qualify for one of our Cash ISAs, you must be aged 16 or over and resident in the UK for tax purposes, or be a qualifying Crown employee or married or in a civil partnership with a qualified Crown employee. Accounts can only be held in your sole name.

Right to cancel ISA accounts If you open a Cash ISA and then change your mind within 14 days, you may cancel your subscription and we will give you your money back with any interest it has earned. We will not apply any notice period or charge. You can then open another ISA in the same tax year if you wish. If you wish to cancel your Cash ISA subscription within the 14 day time period, please call into your local branch or write to Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

If you do not cancel your subscription within the 14 day time period please note you will have subscribed to a Cash ISA for this tax year and you will not be able to open another Cash ISA with us or any other provider in the same tax year.

ADDITIONAL INFORMATION

Keeping Track of Your Account

Your account is passbook based and we recommend that you have your passbook updated at least once a year.

Protecting Your Interests

To help protect the Society's mutual status, all new customers, for the first 5 years of membership, have to assign any windfall conversion benefits which might be paid, to the Yorkshire Building Society Charitable Foundation. What this means is that should any event take place which results in conversion benefits being paid, anyone who has been a member for less than 5 years would not receive the benefit. By opening this account you are agreeing to be bound by the terms of this.

Small Change Big Difference®

The Yorkshire Building Society Charitable Foundation is a registered charity providing financial assistance to local charities and good causes. You can support the work of the Charitable Foundation by agreeing to participate in our Small Change Big Difference® scheme which means that you donate the pence amount of your annual net interest (maximum 99p) to the Charitable Foundation once a year on the same date as interest is normally credited (for monthly income accounts the donation is made in June). For more information about the Yorkshire Building Society Charitable Foundation visit www.ybs.co.uk.

Not Happy With Our Service?

If at any time you're not satisfied with the service you've received, please let us know. We have a simple process enabling you to do this, the details of which are in our 'we're here to help you – our complaints process' booklet, which you can obtain at any of our branches or agencies or by calling us on 0845 744 6622.

If we cannot come to a resolution to your satisfaction, you may have the right to refer the matter to the Financial Ombudsman Service, of which we are a member.

Important Information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a building society is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the building society, including their share of any joint account, and not to each separate account.

Yorkshire Building Society (YBS) also operates under the trading names of Barnsley Building Society (BBS), Chelsea Building Society (CBS), Norwich & Peterborough Building Society (N&P) and Egg. YBS is a participant of the FSCS. Therefore, depositors with any of YBS, BBS, CBS, N&P and Egg have an overall limit of £85,000 under the FSCS.

Accord Mortgages Limited is a wholly owned subsidiary of YBS. Accord has offset mortgage products where the customer's deposits are held on behalf of Accord by YBS. Accord offset depositors are therefore also covered, (along with BBS, CBS, N&P and Egg depositors) by YBS being a participant in the FSCS. There is no additional protection for depositors with Accord Mortgages Limited.

For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim) please call us on 0845 744 6622, ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call the FSCS on 0800 678 1100. Please note *only* compensation related queries should be directed to the FSCS.

Our printed material is available in alternative formats e.g. large print, Braille or CD. Please contact your local branch or call us on **0845 744 6622**.

Chelsea Building Society will communicate with you in English.

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

Charges to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more.

Small Change Big Difference® is the registered trademark of Yorkshire Building Society.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Principal Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. thechelsea.co.uk

