

## Online Christmas Saver Account Additional Product Terms & Conditions. (“Conditions”)

1. These Conditions must be read in conjunction with the Society’s Investment Account Terms and Conditions, which apply to all the Society’s Investment Accounts. Please note in particular, Part D – Additional Terms and Conditions for Internet based accounts.
2. This account is only available to individuals who are UK residents aged 16 years and over. There is a maximum of two account holders. For security reasons if you open an account in your sole name you will not be able to add an additional account holder at a later date, but you will be able to apply for a new account in joint names. The same joint account holders named on one account may hold one other Online Christmas Saver Account in the same names, as the account is limited to one per customer.
3. You can only have an account for personal use by individuals. Sole traders, partnerships, companies, trustees and associations (whether incorporated or not) or any kind of business, club or charity cannot open or otherwise operate this account.
4. Interest rates are variable.
5. Investments can be made by cash (via a branch only) personal cheque, internal transfer, debit card or BACS payment from another UK bank or building society. All transfers from other Skipton accounts (where applicable) are subject to the terms and conditions of those accounts.
6. The minimum opening and operating balance is £10. The maximum opening balance is £250 and the maximum operating balance is £3,250.
7. You must agree to pay a monthly subscription into the account. This can be varied as long as it does not fall below the minimum of £10 or exceed the maximum of £250 each month.
8. Withdrawals are not permitted on your account from the date it is opened until midnight 24 November 2010 when it will transfer into our Easy Access Account. If you do need to access your money earlier than 25 November 2010, then your account may be closed. Accrued interest will be paid to on the date of closure. Closures cannot be carried out online. If you wish to close your account we will require a written request from you, which should be sent to Skipton Building Society, FCU, The Bailey, Skipton, North Yorkshire BD23 1DN.
9. Interest will accrue on a daily basis and will be capitalised at midnight, 24 November 2010. This, together with your account balance, will be paid into an online Easy Access Account on 25 November 2010.
10. No passbook will be issued for the Online Christmas Saver account. If you cease to be eligible for this account your account will automatically be changed to a suitable alternative access/Christmas Saver account available at that time with the Society, and a passbook will then be issued to you.
11. For online transactions, only UK bank or building society accounts can be used for deposits into your account.
12. The Online Christmas Saver Account is a share account which confers membership rights and is subject to the Rules of the Society. Copies of the Rules can be obtained from any branch or from our Principal Office.
13. Deposits can only be made on the basis set out in the table below subject to the maximum amount specified in condition 7:

(see next page)

Method	Date deposit appears on your Summary of Accounts	When deposit is available for use	When deposit starts to earn interest	Latest date you can cancel deposit
Transfer from another Skipton account	Same day	Same day	Same day	Before close of business
Standing Order (set up by another bank)	Day payment in is received	Day payment in is received	Day payment in is received	Please contact your bank
BACS	From the date paid in	From the date paid in	Day payment in is received	Please contact your bank
CHAPS	Day payment in is received	Day payment in is received	Day payment in is received	Please contact your bank
Debit Card	Day payment in is received	On the 3rd working day, from and including the day on which the payment was made into your account (if this is a working day)		Please contact your bank
Cheques (can only be paid in at Branch or Principal Office)	Day payment in is received	At the end of the 7th working day, from and including the day on which we pay in the cheque (if this is a working day) Skipton Building Society cheques – immediately	On the 3rd working day, from and including the day on which we pay in the cheque (if this is a working day)	Before close of business
Cash (can only be paid in at Branch)	Day payment in is received	Same day	Day payment in is received	Not applicable

14. The Society reserves the right at any time to withdraw the Online Christmas Saver Account where, in its reasonable opinion, it is not commercially viable for the account to continue. If it does so it will give you 30 days prior notice, following which your account will be transferred to a suitable alternative Christmas Saver account at that time with the Society.

15. Security details – for the purpose of Definitions in Part D, please note that your activation code will be provided by means of a grid card, and your security details will also include your unique image and phrase.

16. This account is not a Payment Account for the purposes of the Payment Services Regulations 2009. Because your account is not a Payment Account, the provisions relating to changes to interest rates stated to apply to Payment Accounts, which appear in Part F of our Investment Account Terms and Conditions, will not apply to your account.

## Online Easy Access Account Additional Product Terms & Conditions. (“Conditions”)

1. Except for the account name, conditions 1,2,3,4 and 9 above apply equally to the Online Easy Access Account.
2. The Online Easy Access Account is only available to customers maturing from an Online Christmas Saver Account or an Online Special Saver Account.
3. The minimum opening and operating balance is £1 and the maximum is £1 million.
4. Investments can be made by cash (via a branch only) personal cheque, internal transfer or BACS payment from another UK bank or building society. All transfers from other Skipton accounts (where applicable) are subject to the terms and conditions of those accounts.
5. Withdrawals can be made by internet only by transfer to any Skipton investment account (subject to the terms and conditions of that account) or to the customers chosen nominated bank or building society account.
6. Interest will be calculated and credited to your account at midnight 1 January each year.
7. Deposits can only be made on the basis set out in the table in 13 above subject to the maximum amount specified in condition 3.

7.1. Withdrawals can only be made on the basis set out in the table below:

Method	Date withdrawal appears on your statement	Day when withdrawal stops earning interest	Latest date you can cancel a withdrawal
Transfer from your account to another Skipton account	Same day	Same day	Same day
BACS (Monthly and one off payments out of your account to your specified payee)	Up to 3 working days after the Society sends the withdrawal	Day the Society sends the withdrawal	2 working days prior to the withdrawal date
CHAPS (subject to payment of a fee, currently £25.00, which is debited from your account)	Day the Society sends the withdrawal	Day the Society sends the withdrawal	CHAPS cannot be cancelled once processed

7.2 Withdrawal requests received after 4:00pm on a working day or received on a non – working day will be treated as if they were received by the Society on the next working day. Therefore your withdrawal will continue to earn interest until the next working day from that shown in the table above You should contact the specified bank or building society directly for details of when your money is available for use.

7.3 It is your responsibility to ensure that you have sufficient cleared funds in your account to meet any withdrawals you request. The Society will cancel and will not process any withdrawal if your account has insufficient cleared funds to meet the withdrawal.

Note: Working days exclude Saturdays, Sundays and Bank Holidays.

8. The Society reserves the right at any time to withdraw the Online Easy Access Account where, in its reasonable opinion, it is not commercially viable for the account to continue. If it does so it will give you 30 days prior notice, following which your account will be transferred to a suitable alternative access account at that time with the Society.

9. This account is not a Payment Account for the purposes of the Payment Services Regulations 2009. Because your account is not a Payment Account, the provisions relating to changes to interest rates stated to apply to Payment Accounts, which appear in Part F of our Investment Account Terms and Conditions, will not apply to your account.