Member Regular Saver (Issue 7)

Account Terms and Conditions

This account might be right for you if you:

- are a Skipton Building Society member and have been for 30 days or more
- are happy with a variable rate of interest that can go up or down
- would like to pay in up to £250 per calendar month for the 12 month term to build up a lump sum
- don't need to withdraw from the account but want to be able to close the account if you need to
- are aged 16 or over.

This account will <u>not</u> be right for you if you:

- already hold one product from our Regular Saver range
- want to pay in a lump sum on account opening
- want to pay in more than £3,000 over a 12 month period
- don't have a valid email address.

Summary box – key savings account information

Account name	Member Regular Saver (Issue 7)				
What is the interest rate?	**Balance**	**Annual interest (gross)**	**Monthly interest (gross)**	**Annual Equivalent Rate (AER)**	**Monthly Interest AER**
	£1+	6.00%	N/A	6.00%	N/A
	• The 12 month term begins from the date the first payment is received into the account. • This account earns interest daily and it's added to the account the day before the anniversary of account opening. There is no monthly interest option available. • If you ask us to pay interest to another account, we'll pay it on the first business day after it would have been added to this account. Business days exclude Saturday, Sunday and bank holidays. • Interest due in the first three days of the new tax year may arrive up to three business days later.				
Can Skipton Building Society change the interest rate?	• Yes, the interest rate is variable, so it can go up or down. • Section 8 of our Savings Account Terms and Conditions explains why we may change the interest rate. • If there is at least £100 in the account, we'll notify you in advance if we intend to reduce the interest rate.				
What would the estimated balance be after 12 months based on a £250 deposit each month?	**Monthly deposit**	**Estimated balance**			
	£250	£3,097			
	• The estimated balance above assumes that: - the account is opened with £250 on the 1st of the month and starts earning interest straight away - £250 is deposited on the first day of each subsequent month by standing order, totalling £3,000 over the 12 month term - no withdrawals are made - the interest is paid annually - the interest is added to this account - there is no change to the interest rate stated. • Estimated balances are for illustrative purposes only. They may be less for accounts opened by debit card or cheque, because interest won't be earned until the account receives the deposit.				
How do I open and manage my account?	• This account is only available to UK residents aged 16 or over, who are a Skipton Building Society member (holding either a Savings Share account or Mortgage) and have been for 30 days or more at the time of applying for this account, with a minimum balance of £1. • To open and manage this account, a valid email address must be provided. • You can open and manage it through Skipton Online, in the Skipton App, in branch, by post or by phone. You may be required to set up appropriate security and access measures, and these might differ depending on how you choose to manage the account. • The minimum opening and operating balance for this account is £1. • The minimum operating balance must be met for interest to be earned. • Subsequent payments in can be made from £1. • You can pay in as many times as you like each month, as long as you don't exceed the £250 monthly allowance.				

	• You don't have to pay in every month and any unused monthly allowances can be rolled over to future months, up to a maximum of £3,000 over the 12 month term, excluding interest earned. • If you make a payment into the account which exceeds either of these limits, we'll return the money to you. • Joint accounts aren't allowed. • This account is part of our Regular Saver range. You can only hold one product from our Regular Saver range in your name at any one time.
Can I withdraw my money?	• You can't withdraw part of the account balance. However, you can close the account at any time and withdraw the full balance through Skipton Online, in the Skipton App, in branch, by post or by phone, as long as you've set up the relevant security and access measures. You don't need to give us notice and there are no penalties. • If you close the account and withdraw the funds by electronic payment, this must be to a UK bank or building society account in your own name. We won't make an electronic payment to any other type of account. • At the end of the 12 month term, which is known as 'maturity', the account will automatically transfer into a new easy access account, which has a variable rate of interest, unless you tell us otherwise when we contact you before maturity. You can find out more about the maturity process in term 9 of the further terms and conditions.
Additional information	• The AER shows what the interest rate would be if interest was paid and added each year. • We pay all savings interest gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances. Tax rules may change in future. • Accounts can be withdrawn from sale at any time and without notice.

Please make sure you read the account's further terms and conditions.

The agreement for your savings account is made up of these terms and the Savings Account Terms and Conditions.

Before opening a savings account, we strongly advise for your own benefit and protection that you read all the terms and conditions, including our Savings Account Terms and Conditions (which are available on request or via our website). This is because you'll be legally bound by them, and we intend to rely on them. If you don't understand any point, please ask for further information.

Further terms and conditions for our Member Regular Saver

1 Opening and managing the account

1.1 This account is only for personal use by individuals. It isn't available to sole traders, partnerships, companies, trustees, associations (whether incorporated or not) or any kind of business, club or charity.

1.2 The account can't be opened by someone who holds a Power of Attorney for you, however, their name can be added later. If this happens, we'll remove online access from the account and we'll provide phone access for them if possible.

1.3 The account opening date is the date that we receive the first payment. If we don't receive this, and the minimum operating balance has not been met within 30 days of application, the application will be cancelled, and the account won't be opened.

1.4 Where you've opened the account by phone and made a payment into the account that meets the minimum operating balance, we must receive your electronically signed application form within 30 days. If we don't receive this, the account will be closed, and your money, plus any interest earned, will be returned to you.

1.5 For applications made by other channels, we must receive your completed application before the account is withdrawn from sale. If we don't receive this, your application will be cancelled.

1.6 We won't automatically provide a passbook for this account. If you would like one, please ask in branch, by post or by phone.

1.7 We can remove phone access if, in our reasonable opinion, it isn't viable for the service to continue. If this happens, we'll give you 30 days' notice.

1.8 If you cease to be eligible for an account that can be operated online, we'll change the account to a suitable alternative account.

1.9 You can cancel the account in the first 14 days if you need to. If you don't cancel the account during this period, you can still close the account at any time afterwards.

2 Making payments into the account

2.1 You can make payments into the account by:

- electronic payment from another UK bank or building society by Faster Payments, CHAPS, BACS or standing order

- we don't accept any Direct Debit payments into this account
- internal transfers from another Skipton Building Society account
  - this is subject to any notice period or other restrictions that the account has on withdrawals or closures
- debit card
- cash, in branch only
  - you'll need to provide photographic identification for the first cash payment, details are set out in our 'Proving your Identity' document or at www.skipton.co.uk/help-and-support/savings-help in the 'Useful Documents' section
- cheque, by post to our principal office or at any branch.

2.2 If opening this account by post, your first payment can only be made by cheque or internal transfer from another Skipton Building Society account.

3 Savings account limits

3.1 All payments into the account are subject to account minimum and maximum amounts. You can't pay more money into the account than the maximum balance. The limit can only be exceeded with any interest added. If you make a payment into the account which will take it over the maximum balance, or doesn't meet the minimum opening or operating balance, we'll return the money to you.

3.2 £5 million is the maximum amount any one saver can hold across all their Skipton Building Society savings accounts. For joint accounts, we'll treat the total balance held within it as if it's split equally between each of the account holders for the purpose of calculating this balance only. For example, if you're one of two account holders on a joint account containing £1 million, £500,000 of that will count towards your personal limit. This means you can pay in up to £4.5 million in any other Skipton Building Society account(s).

4 Withdrawals and closures

4.1 You can close the account at any time without penalty.

4.2 If you close the account, we won't allow you to withdraw more than your cleared balance.

4.3 You can close the account and withdraw the full balance by:

- electronic payment to another UK bank or building society (but not Direct Debit)
  - to up to two nominated UK bank or building society accounts in your name. We won't make an electronic payment to any other type of account
- transfer to another Skipton Building Society account in your name
  - this is subject to the terms and conditions of that account
- cash, in branch only
  - this is subject to our daily withdrawal limits. You can find out what these are by visiting our website or contacting us
- cheque, in branch, by post or phone
  - this is subject to our cheque withdrawal limits. You can find out what these are by visiting our website or contacting us.

4.4 If you instruct us to close the account before your interest is due, all the money in the account, together with interest earned, will be paid to you when the account is closed.

4.5 You'll need to provide identification and a valid signature the first time you withdraw in branch. Acceptable forms of identification are set out in our 'Proving your Identity' document or at www.skipton.co.uk/help-and-support/savings-help in the 'Useful Documents' section.

4.6 Electronic closure requests received after 8:00pm on a business day or received on a non-business day will be treated as if they were received by the Society the next business day. Therefore, your savings will continue to earn interest until the next business day. Business days exclude Saturdays, Sundays and bank holidays.

5 Interest

5.1 If you want interest to be paid to a different account, it must be a Skipton Building Society account or any other UK building society or bank account. The account we make payment to must be a nominated account in your name.

6 Non-payment accounts

6.1 This account is not a payment account for the purposes of the Payment Services Regulations 2017. It is a savings account and must not be used for multiple monthly transactions like current accounts.

7 Membership rights and the Society's Rules

7.1 This account is a share account, which means you'll remain a shareholding member of Skipton Building Society. You'll be bound by the Rules of Skipton Building Society (also called our 'Rules'). Copies of our Rules are available on request.

8 Statements

8.1 Any electronic payment statement or annual statement will be provided online unless you request a postal statement.

9 Maturity of the Member Regular Saver

9.1 We'll contact you before the end of the term of the account to explain the options open to you on maturity. You can choose to:

- do nothing – the savings will automatically transfer into a new easy access account, which has a variable rate of interest
- transfer some of or all the money to another account with us, subject to the terms and conditions of that account. The account must be an account in your name
- add extra savings with the above two options, subject to any maximum balances that apply to the accounts
- withdraw some of or all the money. See 4.3 for details.

9.2 If you 'do nothing' and continue in a new variable rate easy access account:

- we'll send you confirmation of the new account within seven days of the maturity of this account
- our Savings Account Terms and Conditions will still apply, and we'll send you the Account Terms and Conditions for the new account.

The Financial Services Compensation Scheme

This account is covered by The Financial Services Compensation Scheme. For more information, please call us on 0345 850 1722, ask in branch or visit fscs.org.uk.

If you're not happy with our products or services

We have an internal complaints procedure. For more information, please call us on 0345 850 1722, ask in branch or visit skipton.co.uk. Also, the Financial Ombudsman Service provides a free and independent service for consumers and can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or visit financial-ombudsman.org.uk.

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.

The Members' Draw - Terms and Conditions

1) These Terms and Conditions govern the Skipton Building Society Members' Draw which runs from 30 September 2026 to 30 September 2027 ("**the Promotion**"). By choosing not to opt-out of the Promotion a member will be deemed to have accepted these terms and conditions. The Promotion consists of a series of twelve monthly prize draws, each a "**Members' Draw**". Eligibility is assessed separately for each Members' Draw. Entry is free and no purchase is necessary.

Promoter

2) Skipton Building Society of The Bailey, Skipton, North Yorkshire BD23 1DN ("**we**", "**us**", "**our**" or "**promoter**") is the promoter of the Promotion.

Eligibility

3) Each Members' Draw is **only** open to members of Skipton Building Society who at the Eligibility Date (see section 4 below):

   a) are aged 18 years old or over;
   b) are resident in the United Kingdom (serving members of the UK Armed Forces see section 7 below);
   c) are the holder of: (i) an active Skipton Building Society savings account with a minimum balance of £100; and/or (ii) Skipton Building Society mortgage account with a minimum outstanding balance of at least £100; and,
   d) are not excluded from a Members' Draw under section 6.

   If a member meets all of section 3 above they are an **Eligible Member**.

4) The "**Eligibility Date**" is the date at which we check whether a member qualifies for a particular Members' Draw. Eligibility is assessed separately for each Members' Draw. **To be entered a member must meet the eligibility requirements set out in section 3 at 23:59 on the Eligibility Date for that Members' Draw, as set out in section 17**. If a member qualifies for one Members' Draw, they will not automatically qualify for future Members' Draws.

5) If a member has a joint account with another member which meets section 3(c) of the eligibility requirements above, each member may enter a Members' Draw in their own right. Section 13 provides further details on joint account eligibility.

6) The following individuals are not eligible to enter a Members' Draw:

   a) employees of the promoter;
   b) employees of group companies of the promoter including: Jade Software Corporation Limited Group, the Connells Limited group of companies, Skipton International Limited and Skipton Business Finance Limited;
   c) any member who is in breach of their account terms and conditions;
   d) those who are not resident in the United Kingdom;
   e) customers with Financial Advice products only;
   f) members with Permanent Interest Bearing Shares only (PIBS);
   g) nominated Attorneys or Deputies, unless a member in their own right;
   h) customers with partnership products only (e.g. Life Insurance and Home Insurance);
   i) operators e.g. parents managing children's accounts or trustee accounts unless a member in their own right;
   j) registered contacts for Junior Cash ISA or Child Trust Fund, unless an Eligible Member in their own right;
   k) deceased members or personal representatives;
   l) members with no known address;
   m) members who have opted out of the Promotion; and
   n) any member who does not satisfy the eligibility requirements in section 3.

7) For the purposes of section 3(b), a member serving in the UK Armed Forces will still be eligible if they are stationed or deployed outside the United Kingdom, provided they satisfy the eligibility requirements of these Terms and Conditions.

8) Eligible Members should ensure their personal contact details are up to date. Details can be updated in branch, by post, by telephone or through Skipton online.

9) We may require a member to provide proof they are eligible to enter the Promotion.

How to enter and entries

10) Eligible Members will be automatically entered into the Promotion, unless they choose to opt out.

11) Each Eligible Member will receive between one and five entries per Members' Draw based on their length of continuous membership, as set out in the table directly below. Length of continuous membership is calculated at 23:59 on the Eligibility Date before each Members' Draw. Entries are applied automatically and Eligible Members do not need to take any action to enter. Any reference to continuous membership in these Members' Draw - Terms and Conditions relates purely to this Promotion and not to voting or any other rights.

Length of continuous membership	Number of entries for each Members' Draw

Less than 2 years	1
2 years but less than 4 years	2
4 years but less than 8 years	3
8 years but less than 11 years	4
11 or more years	5

12) Eligible Members will therefore receive at least one entry per Members' Draw and additional entries if applicable, capped at a maximum of 5 entries per Members' Draw. An Eligible Member will not receive additional entries if they hold more than one savings and/or mortgage account - additional entries are only received through continuous membership.

13) Where joint accounts exist, each joint account holder can be entered into a Members' Draw individually, provided they meet the eligibility requirements set out in section 3 in their own right. Where a member holds an account in their sole name and holds an account jointly with another person, each member's continuous membership period will be calculated separately based on their own membership history with us. A member cannot rely on the membership history of a joint account holder or joint borrower when determining their continuous membership period for the purposes of the Promotion. For example, member A has been a member for 5 years through a savings account and jointly holds a mortgage with member B who has been a member for 15 years. For the purposes of the Promotion, member A's continuous membership period will be treated as 5 years and member B's continuous membership period will be treated as 15 years.

14) If an individual joined Skipton Building Society as a member before turning 18 years old, we will count their continuous membership from the date they first became a member. An individual can only be an Eligible Member for the purposes of a Members' Draw once they reach 18 years old and provided they meet the eligibility requirements in section 3.

15) The number of additional entries is limited to ensure the Promotion remains fair to all members.

Entry period and draw dates

16) The Promotion runs from 30 September 2026 to 30 September 2027 (inclusive).

17) There are twelve Members' Draws in the Promotion. The first Members' Draw takes place on 1 October 2026. Thereafter, each Members' Draw will take place on the 1st working day of each calendar month. If this falls on a weekend or on a Bank Holiday, the monthly draw will take place on the next available working day. Members' Draw dates and Eligibility Dates are set out below:

Members' Draw	**Eligibility Date (at 23:59)** This is the date we check whether a member qualifies to be entered into that month's Members' Draw.	**Members' Draw Date**
October 2026	30 September 2026	1 October 2026
November 2026	31 October 2026	2 November 2026
December 2026	30 November 2026	1 December 2026
January 2027	31 December 2026	4 January 2027
February 2027	31 January 2027	1 February 2027
March 2027	28 February 2027	1 March 2027
April 2027	31 March 2027	1 April 2027
May 2027	30 April 2027	4 May 2027
June 2027	31 May 2027	1 June 2027
July 2027	30 June 2027	1 July 2027
August 2027	31 July 2027	2 August 2027
September 2027	31 August 2027	1 September 2027

18) Entries accrued in a month apply only to that month's Members' Draw and do not roll over to subsequent Members' Draws.

Prizes

19) There will be 8 winners per Members' Draw. Each month a Members' Draw will award: (a) 1 x prize of £25,000; (b) 2 x prizes of £10,000; and (c) 5 x prizes of £1,000. Prizes are awarded in this order. Prizes will be paid in pounds (£) sterling.

20) Prizes are non-transferable and cannot be exchanged and no alternative prize will be offered. We do not accept any responsibility for any costs which are associated with the prizes which are not expressly included in the prizes and any other costs incurred are the responsibility of the winner(s).

21) The Promoter is not responsible for any tax liabilities arising from the receipt of a prize.

Winner selection and notification

22) Winners and reserve winners will be selected at random from all Eligible Members for that Members' Draw using a secure, fair and verifiably random selection process. Prizes will be awarded to selected winners in the order they are drawn. Additional Eligible Members will be selected as reserve winners and may receive a prize if a selected winner is ineligible, cannot be contacted, declines the prize, or the prize cannot otherwise be awarded.

23) Winners will be notified within 30 calendar days of each Members' Draw taking place using the contact details we hold which will either be by phone, email, post or in person.

24) If the first contact with the winner is unsuccessful, we will make a minimum of 5 additional attempts over 180 calendar days either by phone, email, post or in person after the Members' Draw has taken place. If after this period, we have not been able to make contact with the member we will allocate the prize to the reserve winner for that Members' Draw.

Payment of Prizes

25) Once contact has been made with the winner, prizes will be paid within 30 calendar days into a UK nominated account, in the name of the winner unless instructed by the winner to make payment into a Skipton savings account, subject to account terms and conditions.

26) We may carry out verification and fraud checks, before awarding a prize**.** Should the winner wish to forfeit the prize, they can do so by confirming in writing to our Membership Team, within 30 calendar days from the date they are notified they are a winner, by emailing membersdraw@skipton.co.uk or sending a letter FAO The Membership Team (Members' Draw), Skipton Building Society, Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN. We will then allocate the prize to a reserve winner.

27) A member who is deceased on the Eligibility Date will not be eligible. Where an eligible winner dies after the relevant Members' Draw, but before the prize has been awarded, the prize may be claimed on behalf of their estate by their personal representative. The personal representative must provide proof of their authority to act, such as Grant of Probate, Letters of Administration or Confirmation (in Scotland).

Opt-Out

28) All members can opt out of the Promotion at any time by completing an online form at www.skipton.co.uk/members-draw or by visiting one of our branches where one of our branch colleagues will complete the form for a member or a member can opt out by calling 0345 266 7751. Once a member has opted out of the Promotion, a member will not be able to re-enter it.

29) Members may opt out at any time. If we receive an opt-out request after the Eligibility Date for a particular Members' Draw, the member may still be included in that draw and the opt-out will take effect from the following Members' Draw. Members who have opted out will be excluded from all Members' Draws in the future and will not be able to opt back in.

Withdrawal or Changes

30) We may withdraw, suspend or amend the Promotion at any time where it is reasonable to do so, including for operational, regulatory or legal reasons. If a Members' Draw is suspended or cancelled, entries for that draw will lapse and will not roll forward unless we state otherwise.

31) Where changes are significant, we will take reasonable steps to inform members in advance.

Decisions

32) The Promoter's decision will be final (acting reasonably and in accordance with these Terms and Conditions) with regard to all promotional matters and no correspondence will be entered into.

Publicity

33) The surname and county of prize winners are available on request from 30 days after the Members' Draw has taken place, provided the winner has been identified and their details verified. These details will also be available in branch and on www.skipton.co.uk/members-draw. If a member objects to this, please let us know by emailing membersdraw@skipton.co.uk, we will still be required to provide this information to the Advertising Standards Authority on request.

Data Protection

34) Skipton Building Society is responsible for the use of members' data in relation to the Promotion. Personal data will be processed in line with our Data Privacy Notice, available on www.skipton.co.uk/privacy-policy. Members' data will be used for the purpose of administering the Promotion, including to:

a) assess eligibility and adherence to the Promotion's Terms and Conditions;
b) notify and communicate with winners;
c) publish or make available the surname and county of winners, including with relevant regulators on request;
d) share winners' details within Skipton Group to verify that they are not employees;
e) carry out verification and fraud checks (see our Data Privacy Notice for more information);
f) recover prizes in the event of a disqualification (see sections 41 and 42 Disqualification for more details); and

g) handle queries and opt-outs relating to the Promotion.

35) The use of member data supports Skipton's legitimate interests to provide benefits to its members.

36) A member can opt out of the Promotion at any time (see sections 28 and 29 'Opt-Out'), if a member opts out we may still process that member's data including where required for legal, regulatory or fraud prevention purposes.

37) If a member has any questions about the use of their personal data, they can contact our Data Protection Officer at **DPO@skipton.co.uk**.

Liability

38) The Promoter accepts no responsibility for any eligible entry that is not successfully included in the Members' Draw due to technical failures or circumstances beyond the Promoter's reasonable control.

39) The Promoter will not be responsible for any loss arising from acceptance or use of a prize, except where the Promoter has been negligent or where the law requires the Promoter to be responsible including, but not limited to, death or personal injury attributable to our negligence, fraudulent misrepresentation (unless by others), our duties and liabilities under the Financial Services and Markets Act 2000, or any conduct of business rules we are bound to comply with.

40) These terms and conditions do not affect your legal rights.

Disqualification

41) We may disqualify a member from the Promotion if we reasonably believe that they:
a) have breached these terms and conditions or their relevant account terms and conditions;
b) have acted dishonestly or unfairly; or,
c) are not eligible to take part in the Promotion.

42) If a member is disqualified their entry or entries will be removed and if a prize has already been awarded, we may withdraw or recover the prize where appropriate.

Complaints

43) If an individual would like to make a complaint about this Promotion, they can contact us:
a) by completing this online form skipton.co.uk/complaints
b) by emailing membersdraw@skipton.co.uk; or
c) by writing to FAO The Membership Team (Members' Draw), Skipton Building Society Principal Office, The Bailey, Skipton, North Yorkshire, BD23 1DN.

44) We will aim to resolve the complaint as quickly as possible and in line with our standard complaints process available here.

Severance

45) If any of these terms and conditions are found to be unlawful, invalid or unenforceable, that part will not apply. All other parts of the terms and conditions will continue to apply in full.

Governing Law

46) These terms and conditions, their subject matter and their formation, are governed by English law and the courts of England and Wales will have exclusive jurisdiction except that if you are a resident of Scotland, you may also bring proceedings in Scotland or if you are a resident of Norther Ireland, you may also bring proceedings in Northern Ireland.