

# Savings Interest Rates From 1 March 2016

## OPEN ACCOUNTS

	Gross %	Net %	AER %
<b>PYRAMID 90</b>			
£1,000+	0.10	0.08	0.10
£10,000+	0.15	0.12	0.15
£25,000+	0.25	0.20	0.25
£50,000+	0.50	0.40	0.50
£100,000+	0.75	0.60	0.75
<b>MONTHLY INCOME OPTION</b>			
£1,000+	0.10	0.08	0.10
£10,000+	0.15	0.12	0.15
£25,000+	0.25	0.20	0.25
£50,000+	0.50	0.40	0.50
£100,000+	0.75	0.60	0.75
<b>EASY ACCESS PYRAMID SHARE/AIR AMBULANCE AFFINITY</b>			
£1+	0.10	0.08	0.10
£500+	0.10	0.08	0.10
£5,000+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.25	0.20	0.25
<b>MONTHLY INCOME OPTION</b>			
£5,000+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.25	0.20	0.25
<b>HUMPHREY CLUB (only available for ages 0-9)</b>			
£1+	1.50	1.20	1.51
<b>PYRAMID MAX (only available for ages 9-19)</b>			
£1+	1.50	1.20	1.50
<b>EASY ACCESS CASH ISA (ISSUE 5)</b>			
£10+	1.10	N/A	1.10
<b>ADDITIONAL PERMITTED SUBSCRIPTION CASH ISA</b>			
£10+	1.10	N/A	1.10
<b>JUNIOR CASH ISA</b>			
£10+	2.00	N/A	2.00
<b>CHARITIES</b>			
£10+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.25	0.20	0.25
<b>NO INSTRUCTION HOLDING ACCOUNT (ISSUE 2)**</b>			
<b>ANNUAL</b>			
£1+	0.35	0.28	0.35
<b>MONTHLY</b>			
£1+	0.35	0.28	0.35
<b>REGULAR SAVINGS ACCOUNT</b>			
£25+ with bonus**	2.25	1.80	2.25
£25+ without bonus**	1.75	1.40	1.75
<b>STOKE CITY FOOTBALL CLUB ADULT 'SAVE AND SUPPORT' AFFINITY</b>			
£1+	0.10	0.08	0.10
£100+	0.12	0.10	0.12
£20,000+	0.12	0.10	0.12
<b>STOKE CITY FOOTBALL CLUB JUNIOR 'SAVE AND SUPPORT' AFFINITY</b>			
£1+	0.25	0.20	0.25

\*\*Only available to customers with a maturing Fixed Rate, Fixed Term Bond

For more information, call us on  
**0800 093 0002<sup>†</sup>**  
[www.leekunited.co.uk](http://www.leekunited.co.uk)

\*Pyramid Bonus rates illustrated do not include the 0.5% gross per annum (0.40% net per annum) anniversary bonus payable if you do not make a withdrawal during the preceding 12 month period.

Full details of all other investment accounts are available from any branch office of the Society or from the address shown above. Rates are variable. Annual interest is paid 1st January and half yearly interest is paid 1st July. Interest will be paid net of the appropriate rate of income tax (currently 20%, which may be reclaimed by non-taxpayers), or, subject to the required certification, can be paid gross. Net rates are illustrative only and have been rounded.

Tax treatment depends on the individual circumstances of each customer and may be subject to future changes. Gross rate % is the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net rate % is the rate of interest payable after allowing for the deduction of income tax at the appropriate rate from the gross rate. AER rate % stands for the Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded once each year.

\*\*Bonus payable subject to product terms and conditions.

<sup>†</sup>Due to changes in legislation, all calls from mobile phones will not incur a charge  
 Calls may be monitored and recorded for training purposes

## CLOSED ACCOUNTS

	Gross %	Net %	AER %
<b>BUSINESS DEPOSIT ACCOUNT</b>			
£1,000+	0.20	0.16	0.20
£50,000+	0.35	0.28	0.35
£100,000+	0.50	0.40	0.50
<b>PERFORMANCE BONDS</b>			
£2,000+ - 1YEAR	1.50	1.20	1.50
£2,000+ - 2YEAR	1.75	1.40	1.75
£2,000+ - 3YEAR	2.00	1.60	2.00
<b>MONTHLY INCOME OPTION</b>			
£2,000+ - 1YEAR	1.49	1.19	1.50
£2,000+ - 2YEAR	1.74	1.39	1.75
£2,000+ - 3YEAR	1.98	1.59	2.00
<b>50 PLUS POSTAL ACCOUNT</b>			
£500+ with bonus**	0.75	0.60	0.75
£500+ without bonus**	0.25	0.20	0.25
<b>MONTHLY INCOME OPTION</b>			
£500+ with bonus**	0.75	0.60	0.75
£500+ without bonus**	0.25	0.20	0.25
<b>PYRAMID BONUS*</b>			
£1,000+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.10	0.08	0.10
£50,000+	0.10	0.08	0.10
£100,000+	0.35	0.28	0.35
<b>MONTHLY INCOME OPTION</b>			
£1,000+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.10	0.08	0.10
£50,000+	0.10	0.08	0.10
£100,000+	0.35	0.28	0.35
<b>INSTANT ACCESS CASH ISA (ISSUE 3)</b>			
£10+	1.25	N/A	1.25
<b>INSTANT ACCESS CASH ISA (ISSUE 2)</b>			
£10+	1.25	N/A	1.25
<b>NO INSTRUCTION HOLDING ACCOUNT</b>			
<b>ANNUAL</b>			
£1+	0.35	0.28	0.35
<b>MONTHLY</b>			
£1+	0.35	0.28	0.35
<b>OVERSEAS</b>			
£10+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.25	0.20	0.25
<b>ORDINARY SHARES/CHRISTMAS SAVER</b>			
£1+	0.10	0.08	0.10
£500+	0.10	0.08	0.10
£5,000+	0.10	0.08	0.10
£10,000+	0.10	0.08	0.10
£25,000+	0.25	0.20	0.25
<b>REGULAR SAVINGS</b>			
5 Year £10+	0.10	0.08	0.10
£25+ with bonus**	3.50	2.80	3.50
£25+ without bonus**	3.00	2.40	3.00
<b>CASH ISA (EX-LOYALTY TESSA ONLY ISA)</b>			
£1+	1.40	N/A	1.40
<b>CASH ISA (EX-TESSA ONLY ISA)</b>			
£1+	1.25	N/A	1.25
<b>INSTANT ACCESS CASH ISA (ISSUE 4)</b>			
£10+	1.15	N/A	1.15
<b>HOMEBUYERS REGULAR SAVINGS</b>			
£50+	3.00	2.40	3.00

 **Leek United**  
 BUILDING SOCIETY

A member of the Building Societies Association  
 Authorised by the Prudential Regulation Authority and regulated by  
 the Financial Conduct Authority and Prudential Regulation Authority.

MORTGAGES

SAVINGS

INSURANCE

FINANCIAL PLANNING