



Fixed Rate Accounts

Fixed Rate Accounts

**Competitive rates,
limited offer products.**



Good things really do come to those who wait

Sometimes there are days when everything seems to go your way - you have the right change for the parking machine, the train is on time and your coffee is made just how you like it at work. With a limited issue Fixed Rate Account from Yorkshire Guernsey, your investment could give you the reward you are looking for, at just the right time.

Let us give you the chance to have one of those days with one of our attractive Fixed Rate Accounts. These products are launched intermittently, and only for a limited period, meaning that demand is usually high. So when the opportunity comes, don't wait.

Your Reward Excellent Rates

Make sure you don't miss this chance to reward yourself with a limited term offer.

For full details on our latest Fixed Rate Account, please read the separate information leaflet enclosed within this booklet. If for any reason the leaflet is missing, please contact us on tel: +44 (0) 1481 710150 to request a copy.

About Our Fixed Rate Accounts

Minimum Investment

£10,000 minimum investment. For sums over £1 million, please contact us.

Interest Rates

Please see the enclosed leaflet detailing specific rates and interest payment dates relevant to the most current Fixed Rate Accounts.

Additional Deposits

Customers may add to their investment whilst any issue is still available. However, once the product has been closed to new investors, no additional deposits are allowed. Customers can have more than one Fixed Rate Account running concurrently.

Withdrawals

Withdrawals are not normally permitted, until the Fixed Rate Account reaches maturity.

Early Closure

For specific details on early closure restrictions, please read the enclosed information leaflet relevant to the current issue. Early closure is allowed at any time without loss of interest in the event of the death of a sole or last surviving account holder. In this event, we will need notification in writing.

Maturity

Please see the date of maturity as detailed on the enclosed current Fixed Rate Account leaflet.

Income Tax

Subject to the following, interest will be paid without tax deducted and it is your responsibility to deal with any tax liability that might arise.

The States of Guernsey have implemented the provisions of EU Directive 2003/48/EC on the taxation of savings income by adopting a retention tax on the savings interest of EU residents, with the option for savers of agreeing, instead, to the disclosure of information for tax purposes. This means that:

1. Individuals resident in an EU Member State who have accounts with Yorkshire Guernsey Limited (or other deposit takers based in Guernsey) will have tax deducted from payments of interest to them unless they elect to have interest paid gross. Should they elect for gross payment, Yorkshire Guernsey Limited will be obliged to report to the Guernsey tax authorities details of the individuals and the payments of interest made. Relevant information will then be passed to the tax authorities of the EU Member States in which those individuals reside, and
2. Individuals not resident in an EU Member State who are party to an account held jointly with a resident of an EU Member State will also be affected to the extent that Yorkshire Guernsey Limited will deduct tax from interest paid on the account on a pro rata basis, in the absence of the EU resident party to the account electing to have his or her share of the interest paid gross.

For more information on the EU Savings Directive, please ask for our fact sheet, which is also available on our website www.ygl.gg.

Depositors are recommended to seek professional advice regarding their tax position.

Additional Information

So that you have all the relevant information about opening and operating a limited issue Fixed Rate Account, it is important that you read the following publications in conjunction with this booklet:

- The enclosed information leaflet on our current Fixed Rate Accounts
- About Us & Your Security
- Deposit Accounts General Terms and Conditions
- Opening and Operating Your Account
- Verifying your Identity, Our Requirements
- Your Rights and the Data Protection (Bailiwick of Guernsey) Law 2001

Please contact us if you have not received copies.



Contact us:



Post

Yorkshire Guernsey Limited

PO Box 304, Yorkshire House, Le Truchot,
St Peter Port, Guernsey, Channel Islands, GY1 3SF



Telephone

+44 (0)1481 710150



Fax

+44 (0)1481 710270



Email

info@ygl.gg



Website

www.ygl.gg



In Person

At our office in Guernsey. 9am–5pm Monday to Friday

Licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994 as amended. Copies of our latest audited accounts are available on request.

Yorkshire Guernsey Limited is a wholly owned subsidiary of Yorkshire Building Society. Paid up share capital and reserves of Yorkshire Guernsey Limited exceed £20 million. Yorkshire Guernsey is the business name of Yorkshire Guernsey Limited.

Yorkshire Building Society has issued an undertaking agreeing to discharge the liabilities of Yorkshire Guernsey Limited in so far as Yorkshire Guernsey Limited is unable to discharge them out of its own assets. This undertaking remains effective whilst Yorkshire Guernsey Limited is a subsidiary of Yorkshire Building Society.

As a licensed bank in Guernsey, Yorkshire Guernsey Limited is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008.

Deposits made with Yorkshire Guernsey are not covered by the Financial Services Compensation Scheme under the Financial Services & Markets Act 2000.

Registered office and principal place of business: Yorkshire House, Le Truchot, St Peter Port, Guernsey, Channel Islands, GY1 1WD.

The content of this financial promotion has been approved for distribution in the United Kingdom by Yorkshire Building Society.

All communication with us may be monitored/recorded to improve our service and for your protection and security.

