



Global Access

 **Yorkshire**
G U E R N S E Y

Global Access

Your money when you want it,
where you want it. Sounds simple?
All the best ideas are.



It's yours when you want it, where you want it

Let's say you're in Vancouver and have just come across a classic car that you've never seen in Britain. Or you're in an art gallery in Prague and there's a painting you have to buy quickly or you'll miss the chance. It wouldn't be a problem with our Global Access account. In fact that's what it is designed for.

You can start by investing anything from £5,000 upwards. And if you find you need access to your account, you can withdraw as much as you like, anywhere in the world, simply by a phone call or fax using your special, individual password.

Sounds simple? All the best ideas are.

Your Reward

Excellent Rates

Our commitment to offering you the best rates we can means with the Global Access account you can benefit from tiered interest rates.

As soon as your balance reaches the next level, your account will automatically start to earn the higher interest rate.

And, with the choice of interest payment dates, you will be able to manage your cash flow to your advantage.

Further information on the current Global Access interest rates can be found in the enclosed leaflet – or you can call us.

Your Account

When you need it

With Global Access, you have the facility to access your account by telephone or fax. All you will need to do is set up a password for secure access to your account for withdrawals, transfers and general enquiries (conditions apply).

Why Choose Global Access?

- Secure access to your money wherever you are in the world
- Withdrawals without notice or loss of interest – your money when and where you need it
- Competitive tiered interest rates, so the more you save the more you earn
- Choice of interest payment date – 31 March or 30 April annually
- £5,000 minimum investment and operating balance, maximum £1 million*
- Minimum transaction £500

All instructions received before 11:00am will be actioned on day of receipt. Instructions received after this time will be actioned the following working day.

*Please contact us if you wish to invest more than £1 million.

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 Global Access account, it is important that you read the following publications in conjunction with this booklet:

- 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.

