



Global Notice Accounts

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Combining competitive
rates with easy access.

Keeping Up Your Interest

It's a good feeling to know that, while you're getting on with your life, your hard-earned savings are constantly growing.

That is exactly what happens with our Global Notice Accounts. Whether you are on a laptop at Kuala Lumpur airport or on a golf course in the Algarve, that interest keeps accruing.

In exchange, all we ask for is the relevant number of days' notice for any withdrawals - either 15 or 90 days. Or alternatively, you can have access to your funds sooner and you will only lose 15 or 90 days' worth of interest, on the amount withdrawn, depending on the type of notice account held. Good news all round.

Your Reward

With our Global Notice Accounts you have all the advantages of watching your money grow at a good rate of interest. You also have the reassurance that, if you need to get at it quickly, you can still do so.

Your Account

When you need it

With our Global Notice Accounts, 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 a Global Notice Account?

- Secure access to your money wherever you are in the world
- 15 or 90 days' notice for withdrawals with no loss of interest
- Competitive interest rates – making the most of your money
- Choice of interest payment dates – 31 March or 30 April annually
- Monthly interest option available
- Minimum investment and operating balance of £10,000, 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 Notice 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. Details of the scheme are available on request.

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.

