

Looking for a new home?
Find a great home for your mortgage as well with us.

If you're looking to move home we offer a great range of mortgages, whether you're a new or an existing Yorkshire Building Society customer.

To help you to buy your dream home, on selected products we offer:

- **Offset - combine your mortgage and your savings to make your money work harder**

£250 Cashback & Free Valuation available on selected products

In addition to providing your mortgage, we offer a comprehensive range of protection products to ensure you and your home are protected should the worst happen. These include:

- **Home insurance to protect your home and contents**
- **Cover if you lose your job or are unable to work due to illness or an accident**
- **Cover to protect your home in the event of death or diagnosis of a specified critical/terminal illness**

Key Facts Illustration

This factsheet does not contain all of the details you need to choose a mortgage. Please speak to one of our Customer Consultants who will provide you with a Key Facts Illustration which will detail all the features of a particular mortgage.

Please make sure you read the Key Facts Illustration before you make your choice.

Further Information

This factsheet should be read in conjunction with our leaflets 'mortgages for' and 'a guide to arranging your mortgage', which give additional information including an explanation of product types, how much you can borrow and our flexible product features.

In addition, for important information about our Offset accounts and the options available to you to manage your Offset mortgage, the mortgage term and monthly payments, please read our 'A guide to your Offset Options' leaflet.

Mortgage Product Availability

OUR PRODUCTS HAVE LIMITED AVAILABILITY AND MAY BE WITHDRAWN AT ANY TIME.
After a product is withdrawn no further applications can be accepted.

For more details and assistance with any of our mortgage products:



Talk to a member of staff
at your local branch



www.ybs.co.uk/mortgages



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The tables shown in this factsheet give a summary of the products that are currently available for customers buying a home. Please refer to the other pages of this factsheet for more important information about the features that may be applicable to these products, including fees, early repayment charges, overpayment limits etc.

Abbreviations used: SVR - our Standard Variable Rate - Currently 4.99%
BoE - Bank of England Base Rate - Currently 0.50%
LTV - Loan To Value, APR - Annual Percentage Rate

PLEASE NOTE OUR PRODUCTS HAVE LIMITED AVAILABILITY AND MAY BE WITHDRAWN AT ANY TIME.

Products available to a maximum LTV of 75%

Interest Rate & Initial rate period (where applicable)	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product fee	Early repayment charge	Linked savings account	10%, partial or full over-payments allowed	Minimum loan amount	Cashback available	Free Standard Valuation	Product Code				
2.89%	4.99% variable (our SVR)	4.8% APR	£995	3% to 30/09/12	✗	10%	£25,001	✗	✗	5179				
2.99%		4.8% APR	£995					£250	✓	5181				
		4.7% APR	£495					✗	✗	5182				
3.09%		4.7% APR	£495	£250				✓	5184					
3.65%		Fixed to 30/09/13	4.8% APR	£995				3% to 30/09/13	✗	✗	5223			
3.85%			4.8% APR	£495					£250	✓	5231			
3.99%		Fixed to 30/09/15	4.8% APR	£995				5% to 30/09/13 4% to 30/09/14 3% to 30/09/15	✗	10%	£25,001	✗	✗	5189
4.19%			4.8% APR	£495								✗	✗	5190
4.29%			4.8% APR	£495								£250	✓	5192
4.99%		Fixed to 30/09/20	5.2% APR	£495				7% to 30/09/13 6% to 30/09/15 4% to 30/09/17 2% to 30/09/19 1% to 30/09/20	✗	✗	✗	✗	5197	

OFFSET FIXED RATES - Linking savings to your mortgage

2.99%	Fixed to 30/09/12	4.99% variable (our SVR)	4.8% APR	£995	3% to 30/09/12	✓	Partial	£25,001	✗	✗	6740
3.09%			4.8% APR	£995					£250	✓	6742
			4.8% APR	£495					✗	✗	6743
3.19%			4.8% APR	£495					£250	✓	6745
3.75%	Fixed to 30/09/13	4.99% variable (our SVR)	4.9% APR	£995	3% to 30/09/13	✓	Partial	£25,001	✗	✗	6792
3.95%			4.9% APR	£495					£250	✓	6794
4.09%	Fixed to 30/09/15	4.99% variable (our SVR)	4.8% APR	£995	5% to 30/09/13 4% to 30/09/14 3% to 30/09/15	✓	Partial	£25,001	✗	✗	6750
4.29%			4.9% APR	£495					✗	✗	6751
4.39%			4.9% APR	£495					£250	✓	6753

BANK OF ENGLAND BASE RATE TRACKER WITH COLLAR

2.39% variable (BoE +1.89%) to 30/09/13	4.99% variable (our SVR)	4.5% APR	£995	3% to 30/09/12	✗	10%	£25,001	✗	✗	1595
2.59% variable (BoE +2.09%) to 30/09/13		4.5% APR	£495					£250	✓	1597

Please note a minimum interest rate (collar) applies until 30/09/13. See page 4 for details.

OFFSET BANK OF ENGLAND BASE RATE TRACKER WITH COLLAR - Linking savings to your mortgage

2.49% variable (BoE +1.99%) to 30/09/12	4.99% variable (our SVR)	4.7% APR	£995	3% to 30/09/12	✓	Partial	£25,001	✗	✗	6765
2.59% variable (BoE +2.09%) to 30/09/12		4.7% APR	£995					£250	✓	6767
		4.7% APR	£495					✗	✗	6768
2.69% variable (BoE +2.19%) to 30/09/12		4.7% APR	£495					£250	✓	6770

Please note a minimum interest rate (collar) applies until 30/09/12. See page 4 for details.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

The tables shown in this factsheet give a summary of the products that are currently available for customers buying a home. Please refer to the other pages of this factsheet for more important information about the features that may be applicable to these products, including fees, early repayment charges, overpayment limits etc.

PLEASE NOTE OUR PRODUCTS HAVE LIMITED AVAILABILITY AND MAY BE WITHDRAWN AT ANY TIME.

Products available to a maximum LTV of 85%

Interest Rate & Initial rate period (where applicable)	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product fee	Early repayment charge	Linked savings account	10%, partial or full over-payments allowed	Minimum loan amount	Cashback available	Free Standard Valuation	Product Code	
3.99%	Fixed to 30/09/12	5.0% APR	£995	3% to 30/09/12	x	10%	£25,001	x	x	5227	
4.19%		5.0% APR	£495					£250	✓	5229	
4.59%		Fixed to 30/09/13	5.1% APR	£495				3% to 30/09/13	x	x	5224
4.69%			5.1% APR	£495					£250	✓	5233
5.29%		Fixed to 30/09/15	5.3% APR	£495				5% to 30/09/13 4% to 30/09/14 3% to 30/09/15	x	x	5193
5.39%			5.3% APR	£495				£250	✓	5195	

OFFSET FIXED RATES - Linking savings to your mortgage

4.09%	Fixed to 30/09/12	5.0% APR	£995	3% to 30/09/12	✓	Partial	£25,001	x	x	6785
4.29%		5.0% APR	£495					£250	✓	6787
4.69%	Fixed to 30/09/13	5.1% APR	£495	3% to 30/09/13	✓	Partial	£25,001	x	x	6795
4.79%		5.1% APR	£495					£250	✓	6797
5.39%	Fixed to 30/09/15	5.4% APR	£495	5% to 30/09/13 4% to 30/09/14 3% to 30/09/15				x	x	6754
5.49%		5.4% APR	£495	£250				✓	6756	

BANK OF ENGLAND BASE RATE TRACKER WITH COLLAR

3.49% variable (BoE +2.99%) to 30/09/13	4.99% variable (our SVR)	4.7% APR	£495	3% to 30/09/12	x	10%	£25,001	x	x	1598
3.59% variable (BoE +3.09%) to 30/09/13		4.7% APR	£495					£250	✓	1600

Please note a minimum interest rate (collar) applies until 30/09/13. See page 4 for details.

OFFSET BANK OF ENGLAND BASE RATE TRACKER WITH COLLAR - Linking savings to your mortgage

3.59% variable (BoE +3.09%) to 30/09/12	4.99% variable (our SVR)	4.9% APR	£495	3% to 30/09/12	✓	Partial	£25,001	x	x	6771
3.69% variable (BoE +3.19%) to 30/09/12		4.9% APR	£495					£250	✓	6773

Please note a minimum interest rate (collar) applies until 30/09/12. See page 4 for details.

Products available to a maximum LTV of 90%

Interest Rate & Initial rate period (where applicable)	Reverting to the following rate for the remaining term	The overall cost for comparison is	Product fee	Early repayment charge	Linked savings account	10%, partial or full over-payments allowed	Minimum and Maximum loan amount	Cashback available	Free Standard Valuation	Product Code	
4.95%	Fixed to 30/09/12	5.2% APR	£995	3% to 30/09/12	x	10%	Min £25,001 Max £500,000	x	x	5202	
5.19%		5.2% APR	£495					£250	✓	5204	
5.69%		Fixed to 30/09/13	5.4% APR	£995				3% to 30/09/13	x	x	5207
5.89%			5.4% APR	£495					£250	✓	5209

OFFSET FIXED RATES - Linking savings to your mortgage

5.05%	Fixed to 30/09/12	5.2% APR	£995	3% to 30/09/12	✓	Partial	Min £25,001 Max £500,000	x	x	6788
5.29%		5.2% APR	£495					£250	✓	6790
5.79%	Fixed to 30/09/13	5.5% APR	£995	3% to 30/09/13				x	x	6782
5.99%		5.5% APR	£495					£250	✓	6784

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Further Information Applicable To All Mortgage Products

Our Standard Variable Rate (SVR)

With effect from 28 December 2008 our standard variable rate is 4.99%. The overall cost for comparison is 5.2% APR.

Annual Percentage Rate (APR)

This is a figure which all lenders must quote when referring to mortgages. It is designed to show the total yearly cost of a mortgage stated as a percentage of the loan. It includes items such as the interest rate payable at the start of the mortgage, Product Fee, Valuation Fee, Mortgage Advance Transfer Fee and Mortgage Fee. It is the overall cost for comparison purposes. This figure is intended to help customers to compare the overall cost of different loans.

Collar Applicable to Bank of England Base Rate Tracker with Collar Products

A minimum interest rate (collar) applies to the Bank of England Base Rate (BoE) Tracker products in this factsheet. The minimum interest rate charged during the tracker period will not fall below the interest rate payable, as shown for each product, on completion.

For example: Product 2.39% variable (BoE+1.89%) to 30/09/13. The minimum interest rate charged (collar) will be 2.39% until 30/09/13.

Loan to value (LTV)

This is the amount you borrow for your mortgage as a percentage of the valuation of the property. A lower maximum LTV may apply dependent on loan size. Your choice of available repayment methods is dependent on your LTV. Please ask for further details.

Product Fee

If the product has a fee of £495 or £995 then £195 of this fee is payable on application and is strictly non-refundable and the balance of the fee is added to your mortgage account on completion. Interest will be charged on the amount of fee added which will be collected as part of the monthly mortgage payment unless you pay the fee in full on completion or shortly afterwards.

If we do not make an offer of mortgage to you within 3 months of application **and** the product you applied for has been withdrawn, you will need to select a new mortgage product and pay the product fee applicable to the new product.

Early Repayment Charge (ERC) For Products With 10% Overpayment Limits

In the event of full repayment, payments above 10%, transfer (in full or part) to an alternative product or to our SVR rate, on or before the end of the ERC period, an ERC is payable.

For example: £100,000 borrowed at 2.89% fixed rate until 30/09/12. If you decide to repay this mortgage in full before 30/09/12, and the balance outstanding on the day of redemption is £98,000, the ERC will be 3% x £98,000 = £2,940.

However, you may repay up to 10% of the outstanding loan amount in each 12 month period (calculated from each anniversary of completion of your loan) without incurring an ERC. Any amount repaid above the 10% limit will incur an ERC of the percentage specified on the excess amount.

For example: £100,000 outstanding on the first anniversary of completion of your loan, you can repay up to £10,000 (10%) in the following 12 month period without incurring an ERC. If you repay more e.g. £15,000, you will incur an ERC of £150, being 3% of the £5,000 paid in excess of the 10% limit.

Mortgage Advance Transfer Fee (CHAPS)

On completion of your mortgage with the Society, we will release the mortgage funds electronically and our current charge for this is £30.

Mortgage Fee

A fixed Mortgage Fee of £90 payable on redemption of the loan.

Minimum Loan For Existing Borrowers

For products that have a stated minimum loan size of £25,001, this is reduced to £3,000 for existing Yorkshire Building Society borrowers. (This excludes products that offer a cashback or free valuation.)

Maximum Loan Amount

Where a maximum loan amount is not stated in the tables contained on this factsheet, the maximum amount you can borrow on a particular product is dependant on the Loan to Value (LTV) of the mortgage you are applying for. Please ask for further details.

Cashback On Selected Non-Offset Products

Where a £250 cashback is provided, this will be released to our legal adviser on completion of your mortgage. (See overleaf for Offset cashback information.)

Free Standard Valuation

We will need to have a valuation carried out on the home you wish to buy. However, if you choose one of the products shown in this factsheet which offers a free standard valuation, you will not have to pay a fee for the valuation. (This excludes second or subsequent valuations and does not include homebuyers' surveys, building/structural surveys or specialist reports.)

Mortgage Offer, Acceptance and Completion

To qualify for one of our mortgages, any mortgage offer that we may make has to be issued within three months of the date of your application, and your mortgage must be completed within three months of the date of offer. If either of these deadlines is not met and the product you applied for has been withdrawn, you will need to select a new mortgage product and pay the product fee applicable to the new product.

A mortgage is subject to the mortgage conditions and mortgage loan terms (in the case of the Offset account, the offset account terms), copies of which will be given to all applicants when a mortgage offer is issued. **These terms and conditions take precedence over information contained in this factsheet or any other information given to you.**

Information Specific To Offset Mortgage Products

Offset Mortgage Product

The full loan amount must be taken on Offset mortgage products and cannot be mixed with non-Offset products.

Equivalent Savings Rates For Current Offset Products

Summary Box Key Product Information for our Savings Accounts		
Account Name	Offset savings account	Offset Plus savings account
Interest Rates (AERs)	No interest is earned	No interest is earned
Tax Status	N/A	N/A
Conditions for bonus payment	N/A	N/A
Withdrawal arrangements	Unlimited withdrawals*	Unlimited withdrawals*
Access	Branch, Agency or Online	Branch, Agency or Online

(*subject to daily operational limits)

You do not earn any interest on an Offset savings account(s). However, by linking savings to your mortgage, you only pay interest on the difference between your Offset mortgage balance and Offset savings balance(s). The money in your Offset savings account(s) therefore benefits from the equivalent of the interest rate charged on your Offset mortgage. The equivalent savings interest rates shown opposite are based on the current interest rate of the mortgage product so where this rate is variable or reverts to a variable rate after an initial fixed rate period, the benefit you get from your savings will change at the same time.

The examples opposite assume that basic rate taxpayers pay 20% tax, higher rate taxpayers pay 40% tax and additional rate taxpayers pay 50% tax on savings interest and are based on current HM Revenue & Customs rules which are subject to change. **Whether you can benefit from gross, net or tax free interest is dependent on your own personal circumstances and tax status and so may be subject to change in the future.**

Product Description	Basic Rate Taxpayer	Higher Rate Taxpayer	Additional Rate Taxpayer
Offset - BoE + 1.99% TO 30/09/12 - currently 2.49%	3.11%	4.15%	4.98%
Offset - BoE + 2.09% TO 30/09/12 - currently 2.59%	3.24%	4.32%	5.18%
Offset - BoE + 2.19% TO 30/09/12 - currently 2.69%	3.36%	4.48%	5.38%
Offset - BoE + 3.09% TO 30/09/12 - currently 3.59%	4.49%	5.98%	7.18%
Offset - BoE + 3.19% TO 30/09/12 - currently 3.69%	4.61%	6.15%	7.38%
Offset - 2.99% fixed to 30/09/12	3.74%	4.98%	5.98%
Offset - 3.09% fixed to 30/09/12	3.86%	5.15%	6.18%
Offset - 3.19% fixed to 30/09/12	3.99%	5.32%	6.38%
Offset - 3.75% fixed to 30/09/13	4.69%	6.25%	7.50%
Offset - 3.95% fixed to 30/09/13	4.94%	6.58%	7.90%
Offset - 4.09% fixed to 30/09/12 OR 30/09/15	5.11%	6.82%	8.18%
Offset - 4.29% fixed to 30/09/12 OR 30/09/15	5.36%	7.15%	8.58%
Offset - 4.39% fixed to 30/09/15	5.49%	7.32%	8.78%
Offset - 4.69% fixed to 30/09/13	5.86%	7.82%	9.38%
Offset - 4.79% fixed to 30/09/13	5.99%	7.98%	9.58%
Offset - 5.05% fixed to 30/09/12	6.31%	8.42%	10.10%
Offset - 5.29% fixed to 30/09/12	6.61%	8.82%	10.58%
Offset - 5.39% fixed to 30/09/15	6.74%	8.98%	10.78%
Offset - 5.49% fixed to 30/09/15	6.86%	9.15%	10.98%
Offset - 5.79% fixed to 30/09/13	7.24%	9.65%	11.58%
Offset - 5.99% fixed to 30/09/13	7.49%	9.98%	11.98%

Early Repayment Charge (ERC) For Offset Mortgage Products With Partial Repayments Allowed

If a product is repaid in full or transferred (in full or in part) to an alternative product or to our SVR rate on or before the end of the ERC period, an ERC is payable. However, partial repayments (monthly or lump sum) are allowed without charge. The ERC is calculated at the rate applicable for the year in which the repayment or transfer occurs. The ERC is based on the amount you originally borrowed and so disregards any payments (including usual monthly payments) you make which may have reduced the total amount borrowed.

For example: £100,000 is borrowed on a 2.99% fixed rate until 30/09/12. If you repay this mortgage in full before 30/09/12, the ERC will be 3% x £100,000 = £3,000.

If a product does not have an ERC, then overpayments are allowed without restriction.

Cashback On Selected Offset Products

With selected Offset products offering a £250 cashback, on completion of your mortgage the cashback will be credited directly to your Offset savings account.

Applications subject to standard lending criteria and all loans subject to status.

Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. Yorkshire Building Society is authorised and regulated by the Financial Services Authority. Branches & Agencies throughout the U.K. Member of the Building Societies Association. Member of LINK.

Member Contact Centre: 0845 1 200 200. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. BT landline calls to 0845 numbers may vary. Prices can be checked with your phone provider. Mobile calls usually cost more.

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