

SAVINGS ACCOUNTS CHARGES & FEES INFORMATION

Charges & fees (Effective 1st August 2015)

Stopped cheque	No charge
Returned cheque	No charge
Returned Standing Order*	£10
Unpaid Direct Debit*	£10
Foreign money transfer of funds in a foreign currency	£15
Foreign money transfer of funds in Sterling	£15
CHAPS payment fee	£23.50
Personal information request (Subject Access Request under Data Protection Act)	£10

*You will not be charged more than three times in total for all unpaid direct debits or returned standing orders in a calendar month for each account.

Changes in fees: Where we introduce new charges, or increase existing charges we will tell you about them before the change takes effect by letter or other personal notice, subject to the product terms of your account. For further information about charges please see our General Terms and Conditions for Savings Accounts. You can get a copy from your local branch or at ybs.co.uk/general-terms.pdf

Guide to payment types and timescales

As there are a few different payment methods available it can be difficult to know which one you should use for a transaction. We've included some information below to help explain the different types, along with a summary of when they can and cannot be used. If you have any questions please contact us using the details on page 3.

Timescales for making payments OUT of your account

Payment Type	Description	Latest time to make a request	Date available to payee
CHAPS	An electronic payment which usually arrives on the same day provided requests are received by 3pm Monday to Friday. There is a charge for this service of £23.50 . Requests received after 3pm will be processed the next working day.	3pm Monday to Friday (excluding bank and public holidays).	Same day.†
Standing Order	An electronic payment for which there is no charge. Standing Orders will be made using the Faster Payments Service – please see the table on the next page for more information about which payments you can make.	5pm Monday to Friday (excluding bank and public holidays).	They will normally reach the destination account by the end of the next working day.†
Faster Payments	Faster Payments is a service that allows you to move money electronically between accounts at different banks and building societies. There is no charge for this service.	Branches – 5pm Monday to Friday and 12 noon Saturday (excluding bank and public holidays). Agencies – please check with the agency where you'd like to make the payment as times may vary. Via websites – Midnight.	They will normally reach the destination account by the end of the next working day.†
Foreign Transfers	Our foreign money funds transfer service is provided in association with American Express (Amex). They use agents to process the request.	3pm on any working day (Monday to Friday excluding bank and public holidays). Request received after 3pm will be processed the next working day.	Payments in Euros and Sterling – normally the second working day after we process the transaction.† Other payments - Transfers in other currencies of the European Economic Area (EEA) will normally take three working days after the day we process the transaction and transfers in non-EEA currencies may take longer.†

† Payments may be subject to further checks or additional requirements (or also subject to overseas bank holidays where it's a foreign transfer) and, in those circumstances, payments and timescales cannot be guaranteed.

Which type of payments can I make?

The types of payment you can make will depend on your product terms and how much money is being sent, whether you transact from a branch, agency, online, by telephone or by post and how long the destination account has been set up for.

Where the destination account has been set up for more than 30 days:

Payment Type	Up to £10,000.00	Up to £10,000.01 - £25,000.00	£25,000.01 plus
Faster Payments	Branch Agency Post Online Telephone*	Branch Post Online Telephone*	Online
CHAPS	Branch** Agency** Post**	Branch** Agency** Post**	Branch** Agency** Post**
Standing Order	Branch Agency Post Online	Branch Post Online	Online
Cheque	Branch Agency Post Telephone*	Branch Agency Post	Branch Agency (limited to £150,000) Post

* Payments can only be made by phone if your account terms permit.

** Proof of identification (ID) is required – please see the Important Information about ID section overleaf for more information.

Where the destination account has been set up for 30 days or less:

For CHAPS and cheque payments please refer to the table above as these payments are not affected by how long the destination account has been set up for.

Payment Type	Up to £1,000	£1,000.01 - £5,000.00	£5,000.01 - £10,000.00	Up to £10,000.01 - £25,000.00	£25,000.01 plus
Faster Payments	Branch Agency Post Online Telephone*	Branch Post Online Telephone*	Branch* Post* Online Telephone*	Online	Online
CHAPS**	As per the table above.	As per the table above.	As per the table above.	As per the table above.	As per the table above.
Standing Order	Branch Agency Post Online	Branch Post Online	Branch Post Online	Online	Online
Cheque	As per the table above.	As per the table above.	As per the table above.	As per the table above.	As per the table above.

* Payments can only be made by phone if your account terms permit.

Important information about identification (ID)

For CHAPS payments requested from a branch, agency or by post we need to see Proof of Name ID. Please see our 'Verifying your Identity' leaflet for more information on ID we can accept. This can be found online at ybs.co.uk/verifying-your-identity or by using the contact details below.

If you're sending any ID with a photo or signature through the post then you should send copies and not the originals. All copies of documents must be certified. If you're a Yorkshire Building Society customer our employees can certify them for you at your local branch at no cost. Certified copies are documents which have been checked and verified as being the same as the original by one of the following: bank/building society employees, solicitors, accountants, commissioner for oaths, independent financial advisers or the Post Office. Please note they cannot be certified by a member of your family and the person certifying the documents may charge a fee so check with them.

The person certifying the documents must add the following to the first page of each item: their full name, profession, business name (and Financial Conduct Authority number if they are an independent financial adviser), business address, telephone number, signature, the date and the statement "I certify that pages 1 to [insert total number of pages] are a certified true copy". All other pages in the documents must simply be signed by the person certifying them. If the documents have been fully certified on each page we will also accept them.

Here to help

Call us on 0345 1200 300

Visit your local branch

Write to us at:

Yorkshire House

Yorkshire Drive

Bradford

BD5 8LJ

Visit ybs.co.uk

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please contact your local branch or call us on **0345 1200 100**.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.