

1. Your Mortgage Conditions tell us everything we need to know about the use and occupation of your property. If you need another copy of this, just let us know by giving us a call on the number below.
2. Before we can give consent to let, we you will need to pay the £40 letting application fee to be paid. Please be aware that this payment is non-refundable and although this doesn't oblige us to consent to the letting, it is non-refundable.
3. It's your responsibility to make sure we have your up to date correspondence address, as we will not be able to give consent to let until this is provided.
4. You won't be able to apply for a Transfer of Equity whilst the property is let, as the mortgaged property needs to be your main residence.
5. You'll be eligible to apply for a new residential product whilst your property is let, providing our consent to let is still valid. Any applicable loading will continue to apply to your account on the new product rate.
6. **AUTHORISED AND UNAUTHORISED LETTINGS: WHAT YOU NEED TO KNOW** Authorised Lettings: If you let the property or allow it to be occupied with our agreement, then the additional rate of interest (also called the 'authorised letting loading') we'll charge is currently 1%.
7. Unauthorised Lettings: If you let the property or allow it to be occupied without our consent, then the additional rate of interest we'll charge is currently 1.15%. This will also apply if we later discover that you have failed to comply with our Conditions to Letting.
8. The additional rate of interest will apply continuously from the tenancy start date until you advise us that the property is no longer being let.
9. The authorised/unauthorised loading will continue to be charged to your account unless you confirm that you have either resumed occupancy or the property is empty. If we have no concerns and we don't need any further information, we'll send you your new mortgage payment and confirm that loading has been removed.
10. **IF YOU'RE SERVING IN THE BRITISH ARMED FORCES** The 1% loading for letting your property will be waived if you are employed in the Armed Forces, and can provide confirmation from your superior that you are being deployed away from home on an assignment.
11. **BEFORE LETTING YOUR PROPERTY, HERE'S WHAT YOU'LL NEED TO PROVIDE US WITH** You'll need to provide a copy of a letter from Homes England/Buy to Let Ltd confirming you have authority to let your property before we can grant our Consent to Let. When your Consent to Let expires, we'll need confirmation again from Homes England/Buy to Let Ltd that they agree to extend your consent.
12. Annual review of authorised and unauthorised letting rates:
 - The letting rates mentioned above are variable and we review them annually. The rates may increase, decrease or stay the same.
 - We can reduce the rates without giving you any notice.
 - We can increase the rates in proportion to the buy-to-let market, in order to take account of the overall interest rates payable on mortgage loans.
 - If we change any of the rates, then the new rates will be set out in the tariff we send to you in January of each year, with your annual mortgage statement. You can also ask for a copy of the Tariff anytime by calling 0345 1200 100.
 - If we've agreed to a letting or occupation of the property and we increase the authorised letting rate, then the rate already applied to your loan account will apply for the agreed term of that letting or occupation. Any increase in this rate won't be applied to your loan account until the letting or the occupation is renewed, or a new letting or right of occupation is agreed. We'll let you know the new rate when you ask us to consent to a renewal or new letter, or if you'd like to know earlier just contact us.
 - If we haven't agreed to the letting or occupation, or if we agreed to it but subsequently discover that you have failed to comply with our conditions of Letting, then any increase in the unauthorised letting rate will be applied to your loan account on the first day of the month that follows notification of the increase. We'll give you written notice of this as least fourteen days in advance, either by post or email as set out in your mortgage terms and conditions.
13. **WE DON'T ACCEPT FOREIGN PAYMENTS** Any payments into your account must be made via a UK bank or financial institution in pounds sterling.

FOR MORE INFORMATION PLEASE... **VISIT: [YBS.CO.UK](https://www.ybs.co.uk)** **EMAIL CSCLETTINGS@YBS.CO.UK** **CALL US ON: 0345 1200 100** **VISIT YOUR NEAREST BRANCH** **WRITE TO US AT:****LETTINGS TEAM, YBS GROUP****YORKSHIRE HOUSE, YORKSHIRE DRIVE****BRADFORD BD5 8LJ**