

IMPORTANT INFORMATION ABOUT OUR SERVICES AND COSTS

This document contains some key information that you should consider before applying for a mortgage. You should therefore read it carefully and retain for future reference.

KEY INFORMATION ABOUT ARRANGING YOUR MORTGAGE

- We only offer first charge mortgages from Yorkshire Building Society.
- We won't charge a fee for our service.
- You will not receive advice or a recommendation from us. You will be provided with a mortgage illustration which includes details of your chosen mortgage product, however you can request an illustration for any other product that you may be eligible for.
- If you are increasing the amount of lending secured on your home, you should consider whether this is the best way of doing so. You should think about other options such as an additional secured loan with your current mortgage provider, a second charge loan or unsecured lending, such as a personal loan, with another provider.

KEY INFORMATION ABOUT INSURANCE

- We act as an introducer on behalf of AIG Life Limited ("AIG") and we only offer access to life insurance products from them. The products you may be eligible for are:
 - Life Insurance - which can provide a cash lump sum if you were to die or be diagnosed as terminally ill.
 - Critical Illness Cover with Life Insurance known as "Critical 3 with Life Insurance" - in addition to providing cover if you were to die or be diagnosed as terminally ill, this can also provide a cash lump sum if you were to suffer from cancer, heart attack or stroke.
- We act as an introducer on behalf of Royal & Sun Alliance Insurance plc ("RSA") and we only offer access to a single household insurance product from them. This Home Insurance product, available through RSA, is a Yorkshire Building Society product.
- We won't charge you a fee for introducing you to AIG or RSA.
- You will not receive advice or a personal recommendation from us for life insurance or critical illness cover or household insurance. You will need to decide whether these policies meet your requirements and make your own choice about how to proceed.
- It is not a condition of your mortgage that you take insurance through AIG or RSA, however it is a condition that you have buildings insurance in place.
- We receive commission from AIG for the duration of the policy which is a percentage of the total annual premium you will pay should you take out cover as a result of our introduction.
- We receive commission from RSA which is a percentage of the total annual premium paid by you each year. We may also receive a share of the profit from the policies which are sold, if RSA calculates that a profit has been made.
- Yorkshire Building Society is not a member of the AIG Company or RSA group of companies.

NOT HAPPY WITH OUR SERVICE?

We hope you won't need to but should you need to make a complaint you can do so by:



0800 056 5252



Customer Relations
Yorkshire Building Society
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ



customerrelations@ybs.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service who can be contacted:



0800 023 4567



The Financial Ombudsman Service
Exchange Tower
London
E14 9SR



complaint.info@financial-ombudsman.org.uk

FINANCIAL SERVICE COMPENSATION SCHEME (FSCS)

- We are covered by the FSCS.
- You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.
- Mortgage advising and arranging is covered up to a maximum limit of £85,000.
- Further information about compensation scheme arrangements is available from the FSCS.

WHO REGULATES US?

Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 106085.

Our permitted business is advising on and arranging mortgage contracts and entering into and administering regulated mortgage contracts and introducing for and arranging of non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

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

Calls to 0800 numbers are free of charge from a landline or a mobile. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

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

