



**YORKSHIRE  
BUILDING  
SOCIETY**



# **We're closing our Carlisle agency on 29 July 2026**

 **26 Lowther Street,  
Carlisle, CA3 8DA**

 **01228 582121**



## Why is this agency closing?

The proprietor of our agency in Carlisle has informed us that they wish to close the agency. After careful consideration and review of customer usage, YBS has decided not to replace the agency in this location. We understand this is disappointing for customers.

## Why are we not replacing the agency?

YBS has reviewed the following data to understand the customer need in this agency.

### Carlisle customers in the last 12 months



**455 active  
members**

this is 74% lower  
than the median  
of active members  
across our branches  
and agencies.



**7  
members**

made a monthly  
transaction in this  
agency.



**27  
members**

used this agency  
frequently. This  
means they've made  
a transaction in at  
least 6 months of  
the past 12 months.



**65%  
members**

that have an open  
account and was  
opened at this agency  
haven't used the  
agency in the last  
12 months.

Information accurate as of 31.01.26

**Our printed material is available in alternative formats e.g. large print, Braille or audio. Please contact a YBS location 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. [ybs.co.uk](https://www.ybs.co.uk)



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**We're here to help**

Call 0345 1200 100 or visit us  
in any Branch or Agency.

## Who have we contacted?

We've contacted all members who:

- Opened an account at this agency, and their account is still open.
- Opened an account at another YBS location but live within 20 miles of Carlisle and made a transaction here in the last 12 months.

**We will also contact:**

- The local Members of Parliament.

## How will we support our members?

We'll contact members who we know may need extra support to manage their accounts. Our staff will also have extra training to help members through this change.

If you're worried about how to manage your account, please call us. Our phone number is at the top of this page.

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## Alternative YBS Branches or Agencies

### Kendal Agency

35 Finkle Street, Kendal, Cumbria, LA9 4AB

Tel: 01539 482132



**45 miles\***  
away

\*Distance and travel times may vary depending on  
method of transport and time of day.

**Opening times can be found on our website.**

## Access to cash

If you'd like to withdraw cash, you can transfer money from your YBS savings account to a current account you hold, subject to your savings product terms & conditions. You can do this online if you've registered for our online services — our colleagues in branch/agency or over the phone on 0345 1200 805 can support you with this.

YBS members can withdraw cash at any YBS branch or agency. The closest ones to Carlisle are included above.

In Carlisle there are other companies which let their customers withdraw cash **Please note that YBS members cannot withdraw cash from their YBS accounts with these companies.**

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## Ways to manage your accounts

Here are the other ways you can manage your account(s) with us.

### Online

Managing your account online is quick, safe and convenient. It only takes a few minutes to register, and you'll have instant, secure access to your YBS account(s), anytime.

- Open a new savings account\*
- View your savings or mortgage account(s)
- Add money to your savings account(s) using a debit card\*
- Transfer money between your YBS accounts or to external accounts
- Update your personal details\*
- View details of your current mortgage, including interest rate(s) and monthly payments
- Switch to a new mortgage deal online when your current mortgage deal ends
- Send us a secure message at any time and we'll reply as soon as possible.

\*Subject to account terms and conditions

Visit [ybs.co.uk/register](https://ybs.co.uk/register) to register or log in. If you need help, please call our dedicated online team on **0345 1200 805**.

### Protecting yourself online

Please visit [ybs.co.uk/security/protect-yourself](https://ybs.co.uk/security/protect-yourself) for advice on how to stay safe online.

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## Our Mobile App

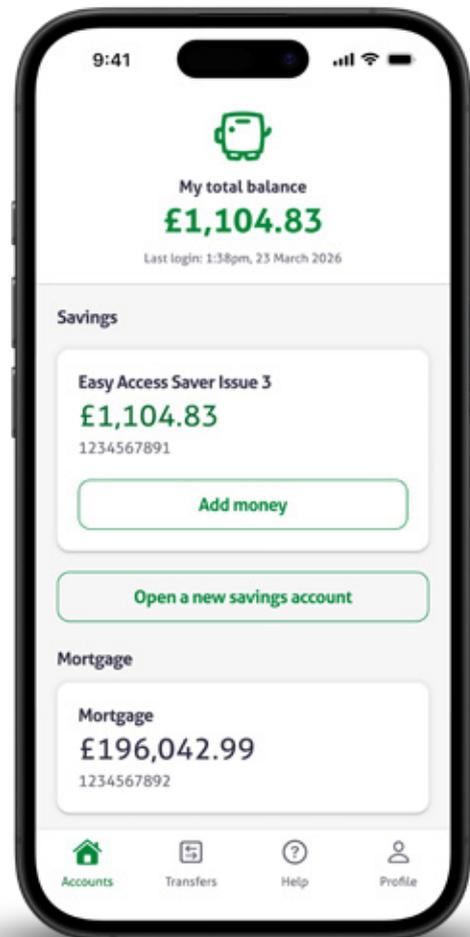
Once you've registered for online services,  
you can download our mobile app.

For more information,  
visit [ybs.co.uk/savings-app](https://ybs.co.uk/savings-app)

## In Branch/Agency

For those times when you need to talk  
face-to-face, you can visit any YBS branch  
or agency across the UK.

Find details of all our branches and  
agencies at [ybs.co.uk/branchfinder](https://ybs.co.uk/branchfinder)



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## Over the phone

Call us on **0345 1200 100** to speak to someone during our opening hours. We're here Monday to Friday from 9am to 5pm and Saturday from 9am to 1pm. Or use our automated service, open 24 hours a day, 7 days a week.

Our automated service includes:

### For Mortgages:

- Check your balance
- Change your payment details
- Check your mortgage details.

### For Savings:

- Open a new savings account (existing customers)
- Check your balance
- Confirm account details
- Update some personal details.

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