

## IMPORTANT INFORMATION ABOUT OUR LIFE INSURANCE SERVICES

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

### Key information about your life insurance

- We only offer access to life and critical illness insurance products from AIG Life Limited ("AIG").
- We will introduce you to AIG on whose behalf we act who will provide information to help you decide whether the insurance they offer meets your needs. 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.
- You will not receive advice or a personal recommendation from us and Yorkshire Building Society will not be able to offer help with product selection or completion of applications.
- If you are arranging a mortgage through us, it is not a condition of your mortgage that you take insurance through AIG.
- We won't charge you a fee for introducing you to AIG.
- 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.
- Yorkshire Building Society is not a member of the AIG 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:

**CALLING US:**  
0800 056 5252

**WRITING TO US AT:**  
Customer Relations  
Yorkshire Building Society  
Yorkshire House  
Yorkshire Drive  
Bradford  
BD5 8LJ

**EMAILING US:**  
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:

**BY PHONE:**  
0800 023 4567

**IN WRITING:**  
The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**BY EMAIL:**  
complaint.info@financial-ombudsman.org.uk

### 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.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://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**.

