

## ABOUT OUR SERVICES AND COSTS

### 1. The Financial Conduct Authority (FCA)

The FCA is an independent watchdog that regulates financial services. This document is designed by the FCA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

### 2. Whose products do we offer?

#### Insurance

- We offer products from a range of insurers for Household Insurance and Mortgage Protection Insurance.
- We can only offer products from a limited number of insurers for Household Insurance and Mortgage Protection Insurance.
- We can only offer products from RSA for Household Insurance and Legal & General for Mortgage Protection Insurance.

#### Mortgages

We only offer first charge mortgages from Yorkshire Building Society.

### 3. Which service will we provide you with?

#### Insurance

- We will advise and make a recommendation for you after we have assessed your needs for Household Insurance and Mortgage Protection Insurance.
- You will not receive advice or a recommendation from us for Household Insurance and Mortgage Protection Insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

#### Mortgages

You will not receive advice or a recommendation from us.

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 additional secured loan with your current mortgage provider, a second charge loan or unsecured lending, such as a personal loan, with another provider.

### 4. What will you have to pay us for our services?

#### Insurance

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

#### Mortgages

- No fee
- A fee

You will receive a key facts illustration when considering a particular mortgage which will tell you about any fees relating to it.

### 5. 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 mortgages contracts, entering into and administering regulated mortgage contracts and advising on and arranging non-investment insurance contracts.

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.

## 6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- in writing - Write to: Yorkshire Building Society, Service Quality Department, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ.
- by phone - Telephone: 0800 056 5252.

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

- in writing - The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.
- by phone - Telephone: 0800 023 4 567
- by email - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 7. Are we covered by the Financial Services 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.

### **Insurance**

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

### **Mortgages**

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

Further information about compensation scheme arrangements is available from the FSCS.