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**This document gives you information that's important to know before applying for a mortgage.  
We'd recommend keeping it safe to refer back to.**

### Arranging your mortgage

- We only offer first charge mortgages from Chelsea Building Society. A first charge is the primary loan secured against the property.
- We won't charge a fee for our service.
- We don't give advice or recommendations about our products or services. You'll get a mortgage illustration which includes details of your chosen mortgage product. However, you can also ask for an illustration for any other product you might be eligible for, so you can take a look at your options.
- If you're increasing the amount of money you're borrowing against your home, you should consider whether this is the best way of doing so. Consider other options such as an additional secured loan with your current mortgage provider, known as a second charge loan, or unsecured lending such as a personal loan with another provider.

### Information about insurance

We act as an introducer on behalf of LifeSearch Limited (LifeSearch) which is an appointed representative of LifeSearch Partners Limited. LifeSearch has access to a wide range of providers that offer products including:

- Life insurance - which may provide a cash lump sum if you were to die or be diagnosed as terminally ill.
- Critical illness cover - which may provide a lump sum if you were diagnosed with a critical illness.
- Income protection - which may provide a regular payment if you were to lose all or part of your income from work.

We also act as an introducer on behalf of Uinsure Limited (Uinsure) which offers buildings and contents insurance.

Things to keep in mind:

- We won't charge you a fee for introducing you to LifeSearch or Uinsure.
- We don't offer advice on any of the products offered by LifeSearch or Uinsure.
- It's not a condition of your mortgage that you take insurance through LifeSearch or Uinsure, but it is a condition that you have some buildings insurance in place.
- We don't get any commission from either LifeSearch or Uinsure if you do decide to buy a product from them.
- LifeSearch and Uinsure are not part of the YBS group of companies.

## We're here to help

We hope you're happy with our service, but if you have any concerns you can get in touch with us.

☎ 0800 056 5252

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

💻 [customerrelations@ybs.co.uk](mailto:customerrelations@ybs.co.uk)

We will work with you to try settle any concerns or complaints you have, but if we can't you may be entitled to refer it to the Financial Ombudsman Service, the contact details are shown below:

☎ 0800 023 4567

✉ The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

💻 [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## 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.
- Advising on and arranging mortgages is covered up to a maximum limit of £85,000.
- Further information about compensation scheme arrangements is available from the FSCS.

## Who are we regulated by?

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. 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. We also introduce for and arrange 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](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please call us on **0345 744 6622**.

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.

