

YBS Mortgage Loyalty Promotion

Terms and Conditions

These Terms and Conditions govern the YBS Mortgage Loyalty Promotion, offering the opportunity for loyal YBS eligible savings members (or their friend or family member) to receive a minimum of £250 loyalty cashback payment upon taking out a Qualifying Mortgage Product (as defined below) with YBS via our advised service (the "Promotion").

Promoter and Administrator: Yorkshire Building Society, Yorkshire House, Yorkshire Drive, Bradford, West Yorkshire, BD5 8LJ ("YBS", "the Society", "we", "us", "our").

1. **The offer:**

- 1.1. YBS will pay a minimum £250 loyalty cashback ('the reward') to new mortgage customers who are eligible savings members, who take out a Qualifying Mortgage Product via our advised service. You can arrange an appointment by calling us on 0345 1200 100 or by visiting the mortgage pages on YBS.co.uk to book at appointment.
- 1.2. The reward will be in addition to any other cashback which is offered on a Qualifying Mortgage Product.
- 1.3. The reward will be paid to the customer's solicitor to pass on to the new mortgage customer upon completion of their mortgage.

2. **Eligibility:**

- 2.1. This offer is available to Eligible Savings Members who do not already have a mortgage with the Society and who take out a new mortgage with us on a Qualifying Mortgage Product via our advised service.
- 2.2. To be an 'Eligible Savings Member' you must be a member of Yorkshire Building Society and have had continuous membership for at least 12 months at the time of applying. This means you must have had an open savings account with Yorkshire Building Society, Chelsea Building Society or YBS Share Plans, as either Main Holder, Other Holder or Trustee. Attorneys on an existing account, or beneficiaries on an account held in trust will not be eligible.
- 2.3. Eligible Savings Members may choose to pass on this reward to members of their family, or friends by using a Loyalty Code (see **condition 3** for details).
- 2.4. To apply for this Promotion you must be:
 - 2.4.1. aged over 18 and residing in England, Wales, Scotland or Northern Ireland; and
 - 2.4.2. either be:
 - i. an Eligible Savings Member; or
 - ii. have a valid Loyalty Code which has not previously been redeemed.

We will refer to new mortgage customers utilising the Promotion as "Participating Applicants".

3. **Loyalty Codes:**

- 3.1. Loyalty Codes are single use.
- 3.2. To generate a Loyalty Code for friends or family, Eligible Savings Members should call us on 0345 1200 100 or visit us in a YBS branch (or agency) where a colleague will generate a Loyalty Code which can be passed onto friends or family members.
- 3.3. Eligible Savings Members can request a maximum of 10 Loyalty Codes in total.
- 3.4. Eligible Savings Members do not need a Loyalty Code when applying.
- 3.5. Loyalty Codes must be redeemed within 3 months from the date of generation.
- 3.6. To redeem a Loyalty Code, the Participating Applicant needs to notify us of the code, either upon booking a mortgage advice call or during a mortgage advice call.
- 3.7. Once redeemed, Loyalty Codes cannot be used by any other Participating Applicant even if the person who redeemed the Voucher Code did not proceed to take out a mortgage with us.
- 3.8. If a code expires, or more than one Loyalty code is needed for the Eligible Savings Members friends or family the Eligible Savings Member will need to contact us to request a new Loyalty Code.
- 3.9. Loyalty Codes cannot be sold or auctioned, and we will not exchange a Loyalty Code for cash other than in accordance with the terms of this Promotion.

4. Qualifying Mortgage Products:

- 4.1. The reward will only be payable if the Participating Applicant takes out an eligible loyalty mortgage product which are detailed on the mortgage pages at YBS.co.uk. The products detailed on our website are a selection of loyalty products from our standard mortgage product range which have been enhanced to add the additional cashback ("Qualifying Mortgage Product").
- 4.2. The loyalty mortgage products listed may change from time to time and the reward will only be payable if the Participating Applicant takes out a loyalty mortgage product which was listed as a Qualifying Mortgage Product on the date of their full mortgage application.

5. How to Participate:

- 5.1. To participate in this Promotion, the Participating Applicant must take out a new Qualifying Mortgage Product via our advised service.
- 5.2. Participating Applicants can contact our Customer Services Representatives to book a mortgage advice call or alternatively book a mortgage advice call online and notify our mortgage adviser of the Loyalty Code during the advice call.
- 5.3. Eligible Savings Members will be told what Qualifying Mortgage Products are available to them, and other Participating Applicants will need to notify our representative of their Loyalty Code.
- 5.4. The reward will be paid following completion by the Participating Applicant of a mortgage taken out with the Society on a Qualifying Mortgage Product pursuant to that mortgage advice call. No reward will be payable if the mortgage does not proceed to completion on the basis of a Qualifying Mortgage Product.
- 5.5. To book an appointment please call 0345 1200 891 to speak to one of our Customer Service Representatives. Or to request a telephone appointment online, please visit the Mortgages pages at YBS.co.uk and choose the 'Book an Appointment' option under 'Management and Tools'.

6. Other Conditions:

- 6.1. To qualify for the reward the Participating Applicant must take out a new Qualifying Mortgage Product, so variations of existing YBS mortgages (for example by way of switching an existing YBS mortgage to a new product or varying an existing YBS mortgage via a 'Transfer of Equity' or by porting an existing mortgage) do not count.
- 6.2. Our normal mortgage eligibility and affordability criteria apply to all mortgage applications, and we do not guarantee that Participating Applicants will be offered a mortgage or a Qualifying Mortgage Product.
- 6.3. If any of the Conditions set out in this document should be determined to be illegal, invalid or otherwise unenforceable then it shall be severed and deleted from these Terms and Conditions and the remaining clauses shall survive and remain in full force and effect.
- 6.4. We reserve the right to cancel or amend the reward, Promotion, Qualifying Mortgage Products or these Terms and Conditions at any time.
- 6.5. These Terms and Conditions and any question concerning the legal interpretation of these terms and conditions will be governed by the laws of England and Wales. Any disputes must be referred to the courts of England and Wales.

7. More Information About This Promotion:

If you have any questions or would like any further information regarding this Promotion, please contact us on: 0345 1200 100 to speak to one of our Customer Service Representatives or visit the mortgage pages on YBS.co.uk to use our live chat service. To view our full range of mortgage products please visit the Mortgages pages at YBS.co.uk.

**MORTGAGES ARE SECURED ON YOUR HOME.
YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP
REPAYMENTS ON YOUR MORTGAGE.**

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.

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.

Chelsea Building Society and the Chelsea are trading names of Yorkshire Building Society. YBS Share Plans is part of Yorkshire Building Society. 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