

MORTGAGES



**YORKSHIRE BUILDING SOCIETY
MORTGAGE
CONDITIONS 2026
& OFFSET SAVINGS
TERMS 2026**



**YORKSHIRE
BUILDING
SOCIETY**

MORTGAGES



YORKSHIRE BUILDING SOCIETY
MORTGAGE
CONDITIONS 2026

ENGLAND, WALES, SCOTLAND AND NORTHERN IRELAND



YORKSHIRE
BUILDING
SOCIETY

YORKSHIRE BUILDING SOCIETY MORTGAGE CONDITIONS 2026

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ABOUT THESE TERMS

-  Read these terms so that you understand how your mortgage works and what you need to do. Keep the document safe so you can read it again in future.
-  If you have any questions before your mortgage starts, contact your solicitor or conveyancer. If you have questions after your mortgage starts, contact us.
-  These terms are in English. All communications with you will be in English.

We use certain icons in these terms to help you understand:

-  This provides a summary of the section to help you understand what it covers and why it is important.
-  In these terms we use examples to help explain how the terms apply. They are examples only and do not form part of the terms themselves.
-  We've highlighted important information that you should particularly note.
-  These terms cover lending in **E & W** - England and Wales, **S** - Scotland and **NI** - Northern Ireland. If we vary a term because of where your property is located, we highlight it.

If you get into financial difficulty now or in future, please contact us as soon as possible.

YORKSHIRE BUILDING SOCIETY MORTGAGE CONDITIONS 2026

Welcome to Yorkshire Building Society Mortgages

Thank you for choosing Yorkshire Building Society for your mortgage.

The Yorkshire Building Society has been helping people find a place to call home for more than 150 years.

We're always looking at ways to make having a mortgage with us as simple and seamless as possible. The key to this is helping you understand the ins and outs of your mortgage, which is why we've tried to keep these terms as clear and easy to understand as possible.

They're the place to look for all the important details about how your mortgage works and what taking out a mortgage means for you. Please read them carefully alongside your mortgage offer and any other documents we've given you.

Am I a member?

As a building society we're a mutual, run for the benefit of our members, not shareholders!

Unless your Mortgage Offer says otherwise, you're a member of Yorkshire Building Society and have certain membership rights.

When you applied for your account, you also agreed that the Society's Rules will apply to you. These Rules set out your rights and responsibilities as a member of Yorkshire Building Society. If you'd like a copy of our **'Rules'** or our leaflet **'Your Society'**, which tells you more about membership, please contact us as shown below. You can also find a copy of our Rules at

<https://www.ybs.co.uk/your-society/corporate-governance>.

Where an account is held in joint names, all account holders are members. However, only the first person named on the account is eligible to vote at the annual general meeting. You can choose who this will be when you open your account.

If you'd like another copy of the terms, or you'd like them in another format

The terms are available as:

- large print;
- braille; and
- audio.

To get the version that best suits your needs, contact any of our branches or call us on  **0345 1200 200**.

You can download these terms with:

- a zoom feature so you can enlarge the text; and
- a speaking option that reads out the text to you.

How we collect and use your personal information

So we can offer you our products and services and answer your questions, we need to collect and use your personal information. Details of how we do this, and your information rights, are available at:

 **www.ybs.co.uk**

Contact us if you'd like a copy of our guide, **'How we use your personal information'**.

Unhappy with our service?

If you're not happy with our service or you think we've done something wrong, please tell us. To give us feedback or make a complaint, contact any of our branches or:



CALL US

on **0345 1200 200**



VISIT

www.ybs.co.uk

We'll always work with you to try to resolve your complaint. But if you're not happy with the outcome, you may be able to refer it to the Financial Ombudsman Service. You can find out more at:

 **financial-ombudsman.org.uk**

Help and support when you need it

We want to make it easy for you to understand your mortgage. If you have any questions or would like some help with your mortgage, contact any of our branches or:



CALL US

on **0345 1200 200**



VISIT

www.ybs.co.uk

We may record or monitor the communications between you and us to improve the quality of our service and for your protection and security.

1. ABOUT YOUR AGREEMENT WITH US



We explain the documents that make up your mortgage agreement with us and some other important legal information.

Our agreement

When you take out a mortgage with us, you'll receive the following documents. Together they form the agreement we have with you, so it's really important you take time to read them carefully.

When we say these **terms** we mean these Yorkshire Building Society Mortgage Conditions 2026.

When we say **the agreement** for your mortgage we mean these terms and:

- your mortgage offer – if your mortgage offer says something different to these terms, your mortgage offer takes priority as these are specific to your mortgage;
- the mortgage deed – this document gives us rights over your property and will be sent to your solicitor;
-  **S** if your property is in Scotland, this is called a standard security; and
- our Tariff of Mortgage Charges.

When we say 'we', 'us', 'our' and 'the Society' – we mean Yorkshire Building Society. It includes anyone who acts on our behalf. It also includes our successors in title, which means anyone who takes over or merges with us. It includes any transferees, which means anyone we transfer some or all of our rights to under your mortgage.

When we say 'you', 'your' and 'borrower' – we mean the person or people named as the borrower in your mortgage offer and mortgage deed. If there is more than one of you, 'you' and 'your' mean all or any of you.

If you're named as a borrower in your mortgage offer and the mortgage deed but have no part in the property's ownership, you're still responsible for the loan. You must do everything you reasonably can to ensure that the property's owner complies with their obligations regarding the property. If they don't, you are all responsible for repaying our costs.

The money you owe

In these terms we refer to **your loan**, which means the amount of money we lend you on security of the mortgage as set out in your mortgage offer, and any further mortgage offer we give you – for example, if you borrow more money from us. It also includes any interest, fees and charges added to the loan and any arrears. Arrears means any amount you haven't paid in full by the date it is due for payment.

We also refer to **everything you owe**. This includes your loan and any other amounts you owe us under any other mortgages or loans.

The agreement ends when you've paid us everything you owe and we no longer have security over your property.

Legal information

Our agreement with you is governed by the laws of the country in the United Kingdom where your property is based. That means England, Wales, Scotland or Northern Ireland. The courts of the relevant country will deal with any dispute. All communications with you will be in English.

The terms and conditions in the agreement are distinct and severable from each other. This means that if one becomes illegal, invalid or unenforceable for any reason, it will not affect any of the others.

We may decide not to enforce a term or part of it, or delay enforcing it. If we do, this will not affect our right to enforce the same term or part of it at a later date.

We will not recognise anyone other than you as party to the agreement, except by court order.

You agree to sign any document we may need to safeguard the mortgage or any additional security or to protect our interest in your property.

1. CONTINUED...

Legal information (continued)

As a regulated entity, we have legal obligations in relation to the prevention, detection and investigation of financial crime - broadly preventing money laundering, fraud, tax evasion and other forms of dishonest conduct. To guard against our accounts being used for financial crime and to comply with our legal obligations, we need to understand your circumstances at the date when you applied for the loan and on an ongoing basis. This doesn't necessarily mean we suspect you of doing anything wrong or unlawful! We may, at any time, ask you for information or documentation about your circumstances - including your occupation/employment details, your residency and your sources of income, wealth and funds. We'll act reasonably in asking for information from you but where we do ask, you will need to let us have this promptly.

Transferring your mortgage

We can transfer some or all of our rights in the agreement, your loan and the security to someone else, known as the 'transferee'.

If this happens:

- it won't reduce the rights that the agreement gives you; and
- you must do everything you have to do under the agreement for the transferee, instead of us.

However, as the Society will not be your mortgage provider anymore, your borrowing membership of the Society may also end.

If we transfer our rights or we're about to do so, or we enter into or we're about to enter into an agreement under which payments are made regarding your mortgage, then we may share with the transferee:

- information and documents you gave us when you applied for the mortgage; and
- other information or documents we have about your property, the agreement, the security or how you've kept to the agreement.

You can't transfer your rights under the agreement.

Acting on your behalf

When you take out the mortgage, you appoint us and any receiver as your attorney. A receiver is someone who can legally act on your behalf. We can also delegate this power to someone else. This appointment will continue until the agreement ends. You cannot cancel it.

This allows us, or the receiver, to do anything needed to use, protect or enforce our rights under the mortgage in your name and on your behalf. This includes doing things on your behalf that you should have done, such as sign documents and enter into agreements.

It also allows us, or the receiver, to act on your behalf to obtain any documents or information that are relevant to the mortgage but held by someone else, such as your legal adviser. This includes information that is protected by legal professional privilege, which means it would otherwise be private between you and your legal adviser.

If we or a receiver do something as your attorney, it's as if you had done the thing yourself.

If you're borrowing with someone else, when we act as attorney we, or a receiver, will act for all of you together and each of you separately.

 **S** A receiver doesn't apply in Scotland.



2. WHAT IS SECURITY?



We explain what it means to give us security over your property.

When you sign the mortgage deed, you give us security over your property.

When we refer to **your property**, we mean the property listed in the mortgage deed.

This means you give us rights over **your property**. We explain these rights in more detail in section 10 '**If you don't keep to the agreement**'.

These rights include the right to take possession of and sell your property and use the money to repay the loan. We may also appoint a receiver to manage your property and collect rental income if your property is being let.

Our security over your property isn't only security for the loan:

- it also covers everything you owe, including under any other mortgage loan you have with us – this includes any mortgage loan you have now or in future while we still have security over your property; and
- if you're borrowing from us with someone else, it covers money any of you owe us under another agreement. This includes money you owe jointly with someone else. This is the case even if the borrowers under this agreement are different from those under the other agreement.

We can keep the security until you've paid everything you owe.



If you have mortgage loans with us for more than one property, each property will be security for the total amount owed to us on all the mortgage loans. This means we can use any money we have received from you – or hold for you – to repay amounts you have failed to pay on any of those properties. If you intend to repay a mortgage loan on one property (except your main residence), we can also ask you to repay all or any parts of the other loans you have with us at the same time.

Property rights

Property rights are your rights as the property owner. They also include any new property rights you acquire. These rights include:

- any interest in, or rights over, nearby land that is needed for the full use and enjoyment of your property;
- if your property is part of a block or larger building, any interest you acquire in the building that includes your property;
- if your property is leasehold, any rights or options you have to buy the freehold or superior leasehold, or obtain a new or extended lease; and
- any share or membership rights in a residents' association or management company.

When you sign the mortgage deed, you assign your property rights to us. This means you transfer them to us. If you can't assign them to us, you provide them as part of the security you give us for your mortgage. You agree to sign an additional mortgage deed or security document to formally add them and any new property rights you acquire to our security, if we ask you to. When you repay all the money you owe us that is secured by the mortgage deed, we'll return these property rights to you or release them from our security. If you have other mortgage loans, we can keep our security until you repay the amount you owe under the agreement and any other mortgage loans.

3. BORROWING WITH SOMEONE ELSE



We explain what it means when you borrow with someone else.

Who is responsible when there is more than one borrower?

If you are borrowing with someone else, the agreement applies to you as individuals and as a group. This means you are each responsible for the mortgage and for paying back the loan and everything you owe. It also means you will be liable as individuals and as a group for breaking the agreement's terms.

We may send communications to just one person

We may send communications to one borrower, usually the first-named person, unless there's a legal or regulatory requirement to send the communication to all of you.

3. CONTINUED

Can everyone named on the mortgage operate it?

We may accept instructions or rely on signatures and notices, and take instructions from any one of you. This includes agreeing changes to the agreement and to the Direct Debit. It also includes which account your payments come from and changes to the payment amount.

We may do all the above things unless:

- you agreed otherwise when you opened the account; or
- you tell us otherwise.

What happens if there's a dispute between joint borrowers?

If the relationship between you and any joint borrower ends, you must continue to meet your obligations under the agreement. This includes making any monthly payments.

If one borrower dies

If one of the borrowers dies, the surviving borrower will be responsible for the mortgage. This means that if one party dies, the surviving borrower must continue to meet all the obligations under the mortgage including making the monthly payments.

We understand it can be difficult when someone dies, but it's important you let us know as soon as you can. You'll need to give us appropriate proof of death. We'll then change the account so it can be operated by the surviving borrower or personal representatives, or both.

4. WHAT YOU NEED TO PAY



We explain what payments you need to make and when.

Your mortgage payments

You must repay the loan to us by the end of the mortgage term shown in your mortgage offer.

Your monthly payments are shown in your mortgage offer. You must make the monthly payments until your loan is repaid.

Your monthly payments:

- will start in the month after we advance the loan to you;
- are due on the first day of the month unless we have agreed something else with you; and
- must be made by Direct Debit unless we agree otherwise.

In addition to your monthly payments, you will need to pay your initial interest. This is interest which accrues up to the end of the month in which we provide your loan. Initial interest must be paid within 14 days of receiving your loan and we will contact you about this after completion.

If you want to change the date on which you make your monthly payments or change how you make them, please contact us – see **'Help and support when you need it'** at the beginning of this booklet.

You may need to pay other amounts on your mortgage. We explain them elsewhere in these terms, such as in section 6 **'Our fees, charges and costs'**.

All payments must be made from a UK bank or building society account.

You must tell us if you no longer live in the United Kingdom. If so, you won't be able to apply for an additional loan from us. If your mortgage offer explains that you can transfer your mortgage to another property, you won't be able to do this until you start living in the United Kingdom again.

To reduce the risk of financial crime, we can delay or refuse to process a payment or your instructions.

Types of repayment

Your mortgage offer explains if your mortgage is a 'repayment mortgage' or an 'interest-only mortgage' or a 'part-repayment and part-interest-only mortgage'.

4. CONTINUED

What's a repayment mortgage?

This is where your monthly payment is used to pay off some of the mortgage balance and some interest.

In the early years of your mortgage, more of your monthly payment goes towards paying the interest because your balance is higher.

What's an interest-only mortgage?

This is where you only pay the interest each month. This means your monthly payments only cover interest and don't reduce your mortgage balance.

If any part of the loan is payable on an interest-only basis, we may make an adjustment as part of your annual account review to ensure your balance at the end of the mortgage term is no higher than the original loan amount. This may mean your monthly payment includes an element of capital repayment. For example, this may happen if your balance has increased because we have added fees, charges or costs.

As your monthly payments do not reduce the original amount we lend you, you'll need to arrange to repay the total amount you owe at the end of the mortgage term, including any extra borrowing you have taken out.

What's a part-repayment part interest-only mortgage?

This is where you combine a repayment and an interest-only mortgage.

As some of your mortgage is interest-only, you will have a balance to repay when the mortgage term ends.

i If you have an interest-only mortgage or a part interest-only mortgage, you will need to have a plan in place to repay the balance when the mortgage term ends.

Changing your monthly payment

Your monthly payment can change. This may happen, for example, if the following change:

- the interest rate;
- how much you owe us has increased. This may go up because you borrow more money or because we add amounts to your loan such as insurance premiums, charges, fees or costs, ground rent, service charges or other amounts you haven't paid. We pay them on your behalf;
- your repayment type;
- the mortgage term; or
- the date of your monthly payment.

Your monthly payment may also change if:

- you make payment to us later or earlier than expected;
- we need to change the way we administer your mortgage because of a change in law or regulation; or
- we need to take into account how we administer our mortgage accounts. We will only do this to ensure repayment of the mortgage when the mortgage term ends.

Telling you about changes in your monthly payments

If we make a change to your monthly payment, we'll tell you about this before the new payment is due.

If your mortgage is subject to our annual account review, your monthly payment will usually not change more than once in any 12-month period to take account of any changes in the previous 12 months. We'll tell you your new monthly payment at the time of your annual account review.

Your mortgage offer explains whether your account is subject to our annual account review and how it works.

i It's important that you make your monthly payments in full and on time. If you don't, you'll break the agreement terms. This is so, even if you have a complaint about your mortgage or any other product you have with us.

4. CONTINUED

Using money to repay us

If you don't make a payment on time on any loan with us, we may make the payment using money from any account you have with us, including Norwich & Peterborough Building Society and Chelsea Building Society. This is sometimes called 'the right of set-off'. We can use this right if you have accounts in your sole name and you have a joint account.

For joint accounts, we can use:

- money in an account you hold jointly to pay debts you owe jointly with that person; or
- money in an account you hold in your sole name to pay debts you owe jointly with other people.

We can also use any other money due and payable by us to you.

You can't set off amounts that we or any member of the Yorkshire Building Society group owes you against amounts you owe on your mortgage.

If you have mortgage loans with us on more than one property

If you have more than one mortgage loan with us:

- we can use money you pay us, or money we hold for you, regarding any loan to make payment that is overdue on any other loan. This is so, whether or not the loans are in your sole name or you have a joint account;
- we, or any receiver, can pay money received regarding any property that is mortgaged to us into an interest-bearing holding account for a period of time and we don't have to pay it towards repayment of any particular loan. This will only apply to a loan secured over your home if we ask you to repay everything you owe. See section 10 **'If you don't keep to the agreement'** for details of when we can do this; or
- if you tell us you want to repay just one loan, we may require you to pay all or part of any other loans you have with us. We won't do this if you want to repay a loan secured over your home.

5. HOW WE CALCULATE INTEREST



We explain the different types of interest rate and when your interest rate may change.

What interest rate do we charge you?

The interest rate and how we calculate your mortgage interest are explained in your mortgage offer. When we refer to the interest rate, we mean the rate shown in your mortgage offer or, if we change it, the new rate.

If you don't make payments due to us on time, we'll charge interest at the interest rate on the unpaid amounts including any unpaid interest.

We charge interest at the interest rate or a rate set by the court both before and after any judgement we obtain.

Variable rates

If your interest rate is a variable rate that does not track an externally set rate like the Bank of England base rate, such as a standard variable rate, we can reduce your interest rate at any time without telling you in advance. If this means your monthly payment changes, we'll tell you before your new monthly payment is due.

We can increase your interest rate at any time for certain reasons:

- to take account of any change in the costs we reasonably incur in managing our mortgage business and in particular providing and administering our mortgage accounts. This may include changes in the technology or systems we use;
- to take account of changes or expected changes in the law or its interpretation because of regulatory requirements; decisions or recommendations of an ombudsman, regulator or similar person; or codes of practice or industry guidance that apply to how we conduct our business;
- to take account of changes in the Bank of England base rate or the nearest equivalent rate set by the Bank of England or anybody that may, in future, take over responsibility for setting interest rates from the Bank of England; or
- to respond to increases in our costs for raising funds to finance our lending. These costs include:
 - o interest paid to our investors;
 - o the cost of money we borrow; and
 - o interest rates we need to pay in order to attract and retain savers.

Any increase in your interest rate we make for any of the reasons above will be reasonable and proportionate.

5. CONTINUED

Variable rates (continued)

If we change the interest rate for the reasons explained above, we'll give you notice before or as soon as possible after the increase takes effect. If you do not agree to the increase, you may repay the loan, but if you do this you may have to pay any early repayment charges and other fees shown in your mortgage offer.

In addition to the reasons explained above, we can increase your interest rate in exceptional economic or financial circumstances that we reasonably believe have had, or are likely to have, a significant effect on the United Kingdom financial system; or a significant effect on mortgage lenders operating in the United Kingdom; or our ability to manage our business prudently and in line with regulatory requirements.

If we do this, we'll always:

- respond proportionately to the circumstances causing the change;
- give you personal notice before we make such a change – the period of notice will be one we consider reasonable in the circumstances;
- tell you that your interest rate is being changed under this power and explain why we're doing it; and
- reduce your interest rate again when and as far as the relevant circumstances and the need to manage our business prudently allow.

6. OUR FEES, CHARGES AND COSTS



We explain the fees, charges and costs you may need to pay and how these may change.

As well as paying interest on your loan, you may also have to pay us fees, charges and costs.

We'll add unpaid fees, charges and costs to the loan and charge interest at the interest rate from the date we add them. To avoid paying extra interest, you can contact us to pay them – see '**Help and support when you need it**' at the beginning of this booklet.

Fees and charges shown in your mortgage offer

Your mortgage offer will say if there are any fees or charges for the mortgage product you've chosen. This can include a product fee or a mortgage exit fee payable when you repay your mortgage. If you repay some or all of your mortgage early, you may also have to pay early repayment charges. We won't change these fees or charges but new fees or charges may apply if you ask us to make an offer on a different mortgage product.

It will say in your mortgage offer if the fee or charge is added to the loan or paid separately.

Charges for services we provide or work we do regarding your mortgage

We may require you to pay charges for services we provide or work we do regarding your mortgage.

Charges cover our internal costs of providing the service or doing the work as well as the costs we have to pay other people.

We explain our most common charges in our tariff. We call these 'standard charges'. We'll send you a copy of our tariff each year. You can also find a copy on our website www.ybs.co.uk.

If we don't have a standard charge, we'll charge you a reasonable amount to cover our internal costs and any costs we pay other people.

How can we change the charges in our tariff?

We can change, add or remove charges from our tariff at any time. We'll only do this for one or both of the reasons explained below.

If we're going to carry out an activity for which we have changed a charge or introduced a new charge since we last sent you our tariff, we'll tell you the charge before we carry out the activity.

We'll only increase a charge or introduce a new charge:

- to take account of, in a proportionate way, changes in the expenses we reasonably incur for the particular product or service. These include our reasonable management, administrative and external costs, and may include changes in technology and our systems; or
- to take proportionate account of changes or expected changes in the law or its interpretation because of regulatory requirements; decisions or recommendations of an ombudsman, regulator or similar person; or any code of practice or industry guidance that applies to the conduct of our business.

6. CONTINUED

Costs

Costs are what we pay for our expenses to do with your property, the agreement or protecting our interest in your property. This includes when we pay ground rent or service charges due from you that are unpaid or when we do repairs to your property that you haven't done.

We'll only pass on such costs to you if they aren't already covered in our tariff and if we have acted reasonably.

7. LOOKING AFTER YOUR PROPERTY

 *We explain what you need to do to look after your property.*

Keeping your property safe

You must do all the following things:

- keep your property in good repair and condition and tell us immediately about any damage to your property;
- complete any building and repair work:
 - to keep your property in good repair; or
 - that is required by law or regulation;if you don't complete any building and repair work when we ask you to do so in the timeframe we give you, we have the right to enter your property to do it;
- make any payments you need to make as the owner or person living in your property. This includes paying ground rent and service charges;
- keep to any restrictions, obligations, laws and regulations that apply;
- let us know if you receive any money from third parties regarding loss or damage to your property. We may require you to use this money to fix or maintain your property or repay your mortgage;
- give us a copy of any notice, proposal or order you receive under any law or regulation that concerns your property and take any action required within 14 days. You must comply with any valid notice you receive or, if we ask, make objections or representations regarding the notice or appeal it;
- give us any share certificate or membership certificate if you're part of a management company or residents' association and give us a blank form of transfer of the shares signed by you, if we ask you to;
- inform us about actions you plan to take regarding your lease or property ownership and provide the relevant documents to evidence this. We may require you to give us security over the extended ownership;
- in line with an expert's requirements, treat any and all invasive plants and weeds, such as Japanese Knotweed, within your property's boundaries;
- tell us before you apply to a local authority or similar body for any loan or grant for the repair or improvement of your property. You must not accept any such loan or grant unless we agree to it in writing. We'll act reasonably in deciding whether or not to agree; and
- give us copies of documents or information relevant to the mortgage loan or your property if we ask for them. If we do, you'll need to let us have them promptly. We'll act reasonably in asking for information from you;

If your property is leasehold, you must do all the following things:

- keep to the terms of the lease. If you're told that you've broken the terms, you must let us know as soon as you can and take any action needed to make things right as soon as possible;
- do all you can to make sure others keep to the terms of the lease – for example, any management company; and
- let us have any notice from your landlord as soon as you can that threatens to end the lease. Take steps to ensure the landlord does not end the lease.

If you haven't met any of these requirements, you must let us know.

Other requirements you must comply with and action we can take

We can enter your property to check it. We'll usually let you know beforehand if we are going to do this. We won't be able to let you know beforehand if it's an emergency.

If you don't carry out your obligations, we can carry them out for you. If we do, you must pay our costs and we may add them to the loan. These costs include the costs of any third parties we use.

We may ask you for information about your property. If we do, you must give us this information.

We may ask you to take reasonable actions to help charge your property, allow us to exercise our mortgage rights or simplify the process of selling your property. 'Charge' means to create a legal charge in our favour on your property at the relevant Land Registry. This can include asking you to sign documents.

7. CONTINUED

Other requirements you must comply with and action we can take (continued)

If you receive:

- money regarding rights related to your property; or
- any compensation as a result of any notice or as compensation for any damage or defect in the property or the legal title to it,

you must use the money to make good any damage to which the money relates or towards repaying the loan.

Who may use and occupy your property

Your property must be used for residential purposes as a single private dwelling.

You must use your property as the home for you and your close family and you must not let anyone else live there unless we agree otherwise. Close family includes your spouse, parents, siblings, children, grandparents, or grandchildren.

Getting our permission

You must get our written permission if you want to do any of the following things:

- change how your property is used or apply for planning consent to change how it's used. This includes using it for trade or business. This doesn't stop you using part of your property as a home office if your job involves working from home;
- changing your property that adds to or alters its structure. This includes if you apply to any planning or other authority to make changes to it;
- transferring ownership of your property – this includes selling it or giving it away;
- if your property is leasehold:
 - o surrender (give up) the lease;
 - o terminate the lease;
 - o agree to any change in the lease; or
 - o take a new lease.
- give someone else security over your property or give them rights in your property that affect our interest, such as a second or further mortgage;
- rent out your property or change the terms of a tenancy agreement in a way that is not covered by any conditions we give when we agree to any letting. We may ask you to pay the rent towards the loan. You won't need our further permission if:
 - o any new letting or change is covered by any permission we've already given; or
 - o the tenant has a right to a new or extended tenancy.
- sharing possession of your property, including letting someone except your close family live there; or
- agreeing to any new obligations or interests that affect your property, for example agreeing to give a right of way or parking space in your property to neighbouring properties.

We'll only refuse permission if we reasonably think that giving it may negatively affect us.

If we give you permission, we may base it on some conditions.

 You must get our consent if you want to build an extension or convert a basement or an attic. This is because it would add to or change the structure of your property.

If we give you permission to let your property or allow someone else to live there, these conditions include increasing the interest rate we charge. We call this an authorised letting loading. We will apply this increase while the letting or occupation continues. We can add it to a fixed interest rate.

If you let your property or allow someone else to live there without getting our permission or if you don't comply with any conditions we give you when agreeing to the letting, we may apply a higher increase to your interest rate. We call this an unauthorised letting loading. We apply the increase while the letting or occupation continues.

For more information about our authorised and unauthorised letting loading and how we apply them, please see our Letting Information Factsheet. You can request this by contacting us. See section 13 '**How we'll stay in touch**'.

Our current authorised letting loading and unauthorised letting loading are shown in our tariff.

8. INSURING YOUR PROPERTY

 *We explain what you need to do to insure your property.*

Insuring your property

You must make sure your property is covered by buildings insurance and maintain it for as long as it is security for the money you owe us. If you're buying your property, the insurance must be in place for exchange of contracts. If you're buying in Scotland, it must be in place from the date you complete the purchase.

If your property is leasehold or commonhold and the terms of the lease or commonhold community statement require your property to be insured, you must do all you reasonably can to make sure your property is insured, and:

- give us evidence of the policy and confirm it's in force, if we ask you to, and
- keep your property insured against all the usual house insurance risks and for its rebuilding cost.

The insurance must cover your property so that if something bad happens to it, the money from a claim will pay for it to be rebuilt. The insurance must also cover usual house insurance risks.

 Usual house insurance risks include fire, explosion, earthquake, storm, flood, escape of water or oil, subsidence, heave, landslip and malicious damage.

Your mortgage offer may include more details about your insurance obligations. If we ask you to show us that your property is insured, you must let us have the relevant information we ask for.

You must pay all insurance premiums on time and not do anything, or allow anything to be done, which may negatively affect the insurance.

If you don't have buildings insurance or if it doesn't cover our requirements, we may arrange insurance, but we're not obliged to. If we arrange insurance, this may cover our interest in your property, or yours, or both. If we insure your property, we'll add the cost to the loan and charge interest on it. We'll keep any commission we get if we arrange the insurance.

You must tell us straight away if any significant damage happens to your property and you'll need to make a claim.

You must use money from a claim to repair or rebuild your property unless we tell you to use it to repay your loan. We'll only do this if we reasonably think the money to repair or rebuild your property won't put it in good enough condition for your property's value to cover the loan.

Any money you get from an insurance claim for your property must be held on trust for us.

We have the right to settle any insurance claim on reasonable terms with the insurance company and you must do all you can to help us do this.

9. IF YOU HAVE AN OFFSET MORTGAGE WITH US

 *We explain what you need to do if you have an offset mortgage.*

Your mortgage offer will tell you if you have an offset mortgage. This section 9 '**if you have an offset mortgage with us**' only applies if you do.

Certain words have certain meanings in this section of the terms

A **savings account** means an account with the Society, where we have agreed that the money in the account is to be set off against the loan for the purposes of calculating interest on the loan.

An **offset account** means your loan and one or more savings accounts that are opened for you with the Society.

If you have an offset mortgage, some additional terms apply to your mortgage. We've detailed these below.

9. CONTINUED

What is an offset mortgage?

An offset mortgage allows you to link your mortgage loan with one or more of your savings accounts so that the amount of interest you pay on your mortgage is reduced or 'offset' by what you have in your savings accounts.

How does the offset mortgage work?

No interest will be paid on the money in your savings account. Instead, we treat the money in your savings account as if it reduces your loan balance when calculating the interest on your loan.

At the end of each day, we calculate the difference between your loan balance and the amount in your savings account. If your loan balance is higher than your savings, we charge interest on the difference.

Changing your monthly payment

If you have an offset mortgage your monthly payment may also change if the savings balance in your savings account changes.

Further details are explained in your mortgage offer.

How we calculate interest

If your loan has different parts, we will apply the balance in your savings account to reduce the interest we charge on your loan in this order:

- loans with the highest interest rate first, then lower rates;
- variable interest rates first, then fixed rates;
- the most recent loan parts first, then older ones;
- loans repaid on a repayment basis first, then interest-only loans;
- loan parts in order, starting with the highest number.

Our savings account requirements

You must have at least one savings account.

You can have up to three savings accounts, but they must belong to a borrower named in the mortgage offer.

You don't need to keep a minimum amount of money in the savings account, but the account must not go overdrawn.

The Society's terms for the savings account and how to manage it are included in the Offset Savings Terms, provided alongside this booklet.

If you don't pay what you owe when we ask you to, we can use money from the savings account to cover what you owe. We will inform you if this happens.

If there is either:

- no savings account or the only savings account belongs to someone who isn't a borrower; or
- there is a legal or regulatory change that requires the Society to deduct tax from the savings account, or stops the Society offering the savings account as part of the offset mortgage,

then we may move your loan to a different mortgage product with similar terms, or you can pay off the loan immediately – but you will need to pay any fees or charges shown in your mortgage offer.

10. IF YOU DON'T KEEP TO THE AGREEMENT



We explain when we may ask you to repay your mortgage immediately.

If you are in financial difficulty or think you may be in financial difficulty in the future, please contact us as soon as possible.

If you don't keep to your obligations under the agreement and it's so significant that we may take steps to end the mortgage, this is called a **default**. A default is also when certain events happen, such as you miss your payments or become the subject of insolvency proceedings. We explain this below.

If default happens, we can write to you to demand that you pay us everything you owe immediately.

You'll be in default if any of the following things happen:

10. CONTINUED

You pay late

You're in default if:

- your arrears are equal to 2 monthly payments or more.
- you owe us any other amount equal to 2 monthly payments or more.
- you don't pay everything you owe when the mortgage term ends.

This doesn't apply if you're keeping to an arrangement where we've allowed you to pay late.

You break the agreement

You're in default if you break any other term of the agreement that doesn't require you to pay money. However, we may agree to waive the default if we consider the default to be minor and you put it right quickly.

 You're in default if you do major structural alterations without getting appropriate planning permissions or consents.

The information you gave us wasn't correct

You're in default if you gave us information that is false, incomplete or misleading and we wouldn't have lent you the money had we known the correct information.

You're made bankrupt

You're in default if a bankruptcy order is made against you.

 **S** This is called a sequestration order in Scotland.

You enter an individual voluntary arrangement

You're in default if you put or take steps to put an individual voluntary arrangement in place with the people or organisations you owe money to.

 **S** This is called a trust deed or debt arrangement scheme in Scotland.

A receiver is appointed or another of your lenders exercises their rights against you

You're in default if another lender with any security over your property or with security over any other property you have mortgaged to us:

- appoints a receiver;
- takes possession of property belonging to you; or
- does any of the things we set out in section 11 '**What we can do when you're in default**' or takes steps to do so.

 **S** Appointing a receiver doesn't apply if your property is in Scotland.

If your property is leasehold and you break the lease

You're in default if your property is leasehold and you've broken the terms of your lease. This includes not paying your ground rent or service charges.

You're involved in financial crime or other serious criminal activity

You may be in default if we reasonably believe you're involved in financial crime or other serious criminal activity.

You fail to comply with a reasonable request for information

You are in default if we make a reasonable request for information or documentation about your circumstances and you fail to provide this promptly. You are also in default if you provide us with false or deliberately misleading information or documentation at any time. Our financial crime-related obligations and why may need to ask for such information are explained at section 1 '**About your agreement with us**'.

10. CONTINUED

You die

You're in default if you die. If you're borrowing with someone else, you're in default when the last of you dies.

There is a compulsory purchase order on your property

You're in default if:

- there's a compulsory purchase order on your property; or
- the government or another public body takes possession of your property or any part of it.

We can also give you three months' notice to repay the loan if:

- we have good reason to believe that the relationship between you and us has irretrievably broken down, perhaps because of physical, threatening or abusive behaviour towards our staff; or
- we reasonably consider it necessary for regulatory or tax reasons (but we won't rely on this before we have had our action accepted by our regulator).

11. WHAT WE CAN DO WHEN YOU'RE IN DEFAULT



What we can do if you don't meet your obligations under the agreement.

If you're in default and we've asked you to pay everything you owe, we can immediately take steps to:

- repossess your property. This means we can take control of your property from you. If you're occupying your property, you'll have to leave. If you don't, we'll regard you as wrongfully occupying your property;
- sell your property. We can do this even if we've not taken possession of it. We can then use the money from the sale to pay everything you owe;
- appoint a receiver (we can't do this in Scotland) who can take these actions too; and
- delay or refuse to process a payment or your instructions in order to reduce financial crime risk.

i The Property Acts are:

- if your property is in England or Wales, the Law of Property Act 1925;
- if your property is in Scotland, the Conveyancing and Feudal Reform (Scotland) Act 1970; and
- if your property is in Northern Ireland, the Conveyancing and Law of Property Act 1881.

When we refer to the Property Acts in these terms, we also mean any changes to them. This includes new laws that replace them in the future.

E & W NI In England and Wales, the restrictions in section 103 of the Property Acts say we can't use our power to sell your property until certain conditions are met, but we legally choose not to apply these restrictions. In England and Wales, if they did apply and we issued notice asking you to make payment, we'd have to give you three months' notice before exercising our right to sell. If the property is in Northern Ireland, the same will apply.

E & W NI In England and Wales, we also legally choose not to apply the restrictions in sections 99 and 100 of the Property Acts. These sections set out some specific powers about dealing with a property, but we or a receiver may deal with the property in any way we see fit provided that we or they act reasonably and don't breach this agreement. If the property is in Northern Ireland, the same will apply.

E & W NI In England and Wales, section 109(8) of the Property Acts is amended to allow a receiver to use any money it receives to repay any money owing by you in the priority we and the receiver agree, rather than a specific order set out in those rules. This applies only if we or the receiver act reasonably and don't break this agreement. If the property is in Northern Ireland, the same will apply.

We can use the other enforcement rights and powers given to lenders under the Property Acts and any other laws and regulations. These rights and powers include the ability to take a surrender of a lease and to insure your property. This is in addition to our ability to take possession of your property, let it or sell it.

If we or any receiver takes possession of your property, we may remove, store, sell or dispose of goods or animals you leave at your property. We aren't responsible for any loss or damage caused by doing so unless we don't take reasonable care.

We or any receiver can also do the following things or employ someone to do them for us.

11. CONTINUED

Look after the property

Carry out repairs and improvements to your property. This includes doing building work and applying for planning permission and other consents.

Manage your property

This includes:

- extending, ending, renewing or accepting a surrender of any lease or tenancy agreement. We can also agree changes to the leases and tenancy agreements;
- grant leases or tenancy agreements; and
- collect rent being paid by any tenant of your property. We can use this to pay the money you owe us.

Change the terms of the lease

If your property is leasehold, agree changes with the landlord to extend or change the terms of the lease.

Grant rights over land you own

If you own other land, we may give others the right to access and use it. We'll only do this if it's reasonable and necessary to protect or increase your property's value or if you agree it with us.

How we apply any money received when your property is sold

If your property or any additional security is sold, we'll apply the money we receive in the following order:

- first, to pay everything you owe – this includes any costs associated with the sale;
- next, to pay any other money the mortgage deed gives us security for;
- next, to pay off anyone we know has a right to it such as another lender or pay it into court funds; and
- finally, we'll pay you any remaining amount. If we can't find you, we can pay any surplus into an account in your name that you agree we can open for this purpose.

If we sell your property for less than everything you owe, you'll still owe us the difference. We may continue to charge interest on it at the interest rate until you pay us. This also applies if we allow you to sell your property for less than everything you owe us.

12. RECEIVERS



This explains what receivers are, what rights they have and who they act for.

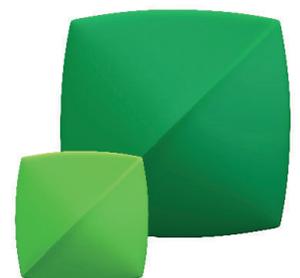
i A receiver is someone we can appoint to manage your property and to sell or rent it out. This includes receiving rent and other income. We appoint the receiver and they take full responsibility for managing your property. The receiver acts on your behalf. You'll be responsible for their costs as well as for what they do. Their costs include both the amount they are paid and their costs. The amount they are paid must be reasonable.

S A receiver can't be appointed in Scotland.

More than one person can be appointed as a receiver. If more than one person is appointed as a receiver, they can use their powers independently of each other.

A receiver may use and pay other people to carry out work that's needed. They can't appoint another receiver.

They'll have the rights explained in section 11 '**What we can do when you're in default**'.



12. CONTINUED

They also have the following rights. They can:

- use all the powers of a receiver under the Property Acts or the agreement;
- do anything you can do as owner of the property;
- insure your property;
- make arrangements with former or current tenants of your property or enforce their obligations;
- take action to surrender or terminate any tenancy;
- take action to get possession of all or part of your property;
- grant new leases;
- receive money payable to you regarding your property and any rights or claims you have over it; and
- receive any money from insurance policies, guarantees or other compensation regarding your property.

Money collected by the receiver will be used in the following order:

- first, to pay anyone who has a right to be paid first;
- next, to pay the receiver's own costs regarding their appointment and how they've used their powers;
- next, to pay the receiver's own wages;
- next, to reduce or pay off everything you owe under your agreement with us; and
- next, to pay anyone who has a right to it such as another lender with a mortgage over your property.

Finally, they'll pay any remaining amount to you.

The receiver isn't required to pay everything you owe in any particular order. They can choose.

We can remove a receiver by telling you.

13. HOW WE'LL STAY IN TOUCH



We explain how we'll tell you things related to the agreement.

If we need to tell you something, we'll write to you by post or email or advertisement.

How we'll contact you	Where we'll send it	When we'll assume you've received it
Post	The address you've given us	On the second working day after posting
Email	The email address you've given us	On the day we send the email

In future, we may contact you using any other appropriate method we tell you about.

It is important that you tell us if you change your address or email address.



HOW TO GET IN TOUCH WITH US - WE'RE HERE TO HELP



VISIT

ybs.co.uk



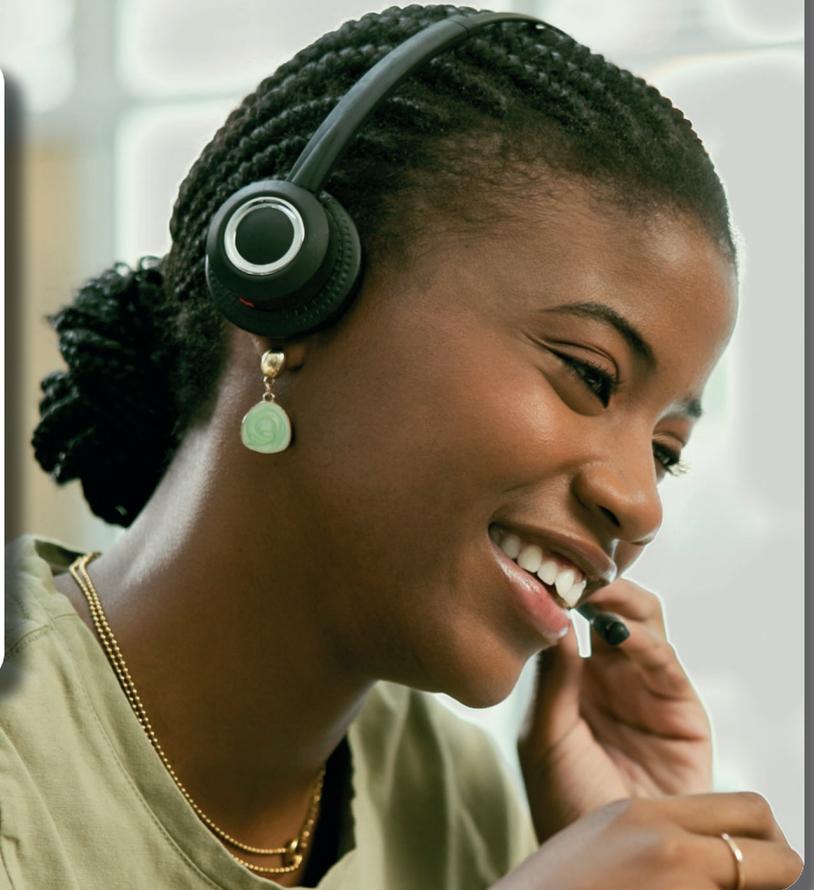
CALL US

on **0345 1200 200**



WRITE TO US AT:

YBS Mortgages
Yorkshire House
Yorkshire Drive
Bradford BD5 8LJ



Our printed material is available in alternative formats e.g. large print, braille or audio.

Please call us on **0345 1200 100**.

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. Principal Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

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
OFFSET SAVINGS
TERMS 2026



**YORKSHIRE
BUILDING
SOCIETY**

YORKSHIRE BUILDING SOCIETY OFFSET SAVINGS TERMS

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YORKSHIRE BUILDING SOCIETY OFFSET SAVINGS TERMS

1. WELCOME TO YORKSHIRE BUILDING SOCIETY

A big thank you for choosing Yorkshire Building Society as the home for your savings!

We've been helping savers achieve their life goals for more than 150 years - today we call it 'Helping Real Life Happen'.

So whether you're saving for a new car, a well-deserved holiday or you want the security of a safety cushion, we're here to help look after you and your money.

About the Offset Savings Terms

In Yorkshire we're renowned for our straight-talking – something we hope is reflected in these terms and conditions.

We appreciate they won't be high on your list of favourite reads. So where we can we've ditched the finance and legal-speak to make your savings account easier to understand.

Number of accounts and required balance

The Offset Account must always include at least one Savings Account.

You are not required to hold a minimum amount of money in a Savings Account, but a Savings Account cannot be overdrawn.

The maximum number of Savings Accounts is three. One of these must be held by a borrower named in the mortgage offer.

An "**Offset Account**" means your loan and one or more Savings Accounts.

A "**Savings Account**" means an account with the Society, where we have agreed that the money in the account is to be set off against the loan for the purposes of calculating interest on the loan.

If you'd like these Offset Savings Terms in another format

These Offset Savings Terms are available as:

- large print;
- braille; or
- audio.

If you'd like another copy, you'd like them in another format, or you have any questions, please get in touch.

See section 16, 'How to contact us' for our contact details.

You can also download a digital version here www.ybs.co.uk/savings/general-terms-and-conditions with:

- a zoom feature so you can enlarge the text; or
- a speaking option that reads the text to you.

How we collect and use your personal information

So we can offer you our products and services and answer your questions, we need to collect and use your personal information.

Details of how we do this, and your information rights, are in our Privacy Notice. You can find this here:

www.ybs.co.uk/privacy

Otherwise contact us if you'd like a copy.



1. CONTINUED

Talking about 'us' and 'you'

When we say 'we', 'us', 'our', 'YBS' and 'Society' we mean Yorkshire Building Society.

When we say 'you' and 'your' we mean you - our account holders.

Legal information

Our agreement with you, and the operation of your account, is governed by the laws of the country in the United Kingdom where you opened the account. That is, England, Wales, Scotland or Northern Ireland. The courts of that country will deal with any dispute.

The Offset Savings Terms and all our communications with you will be in English.

2. BUILDING OUR STRONG RELATIONSHIP WITH YOU

Am I a member?

As a building society we're a mutual, run for the benefit of our members, not shareholders.

A Savings Account will be a share account. You will therefore be a shareholding member of the Society. A Saver who is also a borrower will also be a borrowing member as referred to in the mortgage offer. The Society's Rules will also apply to you. These Rules set out your rights and responsibilities as a member of Yorkshire Building Society.

If you'd like a copy of our 'Rules' or our leaflet 'Your Society', which tells you more about membership, please contact us. See section 16, 'How to contact us' for our contact details. You can also find a copy of our Rules at:



www.ybs.co.uk/your-society/corporate-governance

Are all joint account holders members?

Where an account is held in joint names, all account holders are members. However, only the first person named on the account is eligible to vote at the annual general meeting. You can choose who this will be when you open your account. If you wish to change this, get in touch with us as explained in these Offset Savings Terms.

Charitable Assignment Scheme

When you open your account, you agree to our Charitable Assignment Scheme. This means you agree to give any windfall benefits to charity that you might become entitled to in the unlikely event of the conversion, sale or takeover of the Society.

The Charitable Assignment Scheme doesn't apply to you if (without a break in your membership):

- you became a member of the Society on 8 April 1998 or earlier; or
- you became a member of the Society after 8 April 1998 and you've been a member for the past 5 years or more.

The Charitable Assignment agreement is provided to you when you opened your account.

For more information visit  www.ybs.co.uk/members-interests

3. LOOKING AFTER YOU AND YOUR MONEY

How your savings are protected

Your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). The FSCS is the UK's deposit guarantee scheme. The amount covered with us is for combined deposits you hold in any of our brands.

To find out more visit the FSCS website  www.fscs.org.uk

3. CONTINUED

Unhappy with our service?

If you're not happy with our service or you think we've done something wrong, please tell us.

To give us feedback or make a complaint:



CALL US

on **0800 0565 252**



EMAIL

customerrelations@ybs.co.uk



VISIT

www.ybs.co.uk/contact-us/help-us-improve

We'll always work with you to try and resolve your complaint. But if you're not happy with the outcome you might be able to refer it to the Financial Ombudsman Service. You can find out more at  **www.financial-ombudsman.org.uk**

4. JOINT SAVINGS ACCOUNTS

A maximum of two of you can hold any one Savings Account. You can only hold a joint Savings Account with another borrower named on the mortgage offer.

Who is responsible for a joint Savings Account?

As joint account holders, the Offset Savings Terms apply to you as individuals and as a group. This means that you're responsible individually and as a group for the account, the way you run it and for keeping to the Offset Savings Terms.

We'll send communications to just one person

We'll send communications to one person on the Savings Account, usually the first named person. When you open your Savings Account, you can choose who this will be. You can change this at any time by writing to us. See section 16, '**How to contact us**' for our contact details.

Can everyone named on the Savings Account operate it?

We'll accept instructions or rely on signatures from any one of you for all transactions on the Savings Account, including withdrawals, transfers, account closure and moving to a different product.

We'll do this unless:

- you agreed something else with us when you opened your account; or
- you tell us otherwise.

When you register for an account online you each agree to operate the account individually and this can't be changed.



"Online account" means an account you can access and manage via our website or app.

What happens if there's a dispute between Savings Account holders?

As soon as we're made aware of a dispute between joint account holders, for example, a relationship has ended, we may:

- only accept instructions or require signatures from all account holders for any further transactions on the account, including withdrawals and account closure; and
- cancel any regular internal transfers out of the account.

This means where there is a dispute, account holders will not be able to transact online.

If one of the Savings Account holders dies

If one of the account holders dies, the surviving account holder(s) will be entitled to the money in the account.

We understand it can be difficult when someone dies, but it's important you let us know as soon as you can. You'll need to give us appropriate proof of death – for example, a death certificate.

We'll then update the account so it can continue to be operated by the surviving account holder(s).

5. MAKING PAYMENTS INTO YOUR SAVINGS ACCOUNT

You can pay money into your Savings Account in different ways. All payments into your Savings Account must be in British Pounds and must be received from a UK bank account. You can't receive payments from overseas.

i **"Working day"** - A working day is any day excluding a Saturday, Sunday, or Bank Holiday in England and Wales.

Payment type	When we can receive the payment	When the money will reach your Savings Account	When the money will be available to withdraw once it's in your Savings Account
Faster Payments (including standing orders and 3rd party payment initiation services on the mobile app)	24/7	Within 2 hours of us receiving the payment	Immediately
Bacs (including Direct Debits)	On any working day by 9am	Usually 3 working days after the payer instructed their bank	Immediately
CHAPS	On any working day by 6pm	Usually on the same day the payer instructed their bank	Immediately
Deposit card deposit	Via our website 24/7 or via Telephone Helpline	Usually on the same day the payment is processed	2 working days after the day on which it is paid in
Cash deposit	In a branch or agency during opening hours	Immediately	Immediately
Internal transfer	Online 24/7 and in a branch or agency during opening hours	Paid in before 8pm: immediately Paid in after 8pm: from midnight	Immediately
Cheque	For more information about cheques see the section ' Paying in a cheque '.		

i **"Payment Initiation Services"** - A payment initiation services provider is an online service that enables you to make payments from your bank account into your Savings Account, provided by a third party. Our mobile app may allow you to make payments into your Savings Account using the Payit™ payment initiation service, which is provided by a third party and subject to its terms.

Paying in a cheque

We only accept cheques from UK bank accounts and in British Pounds.

If you want to deposit a cheque into your Savings Account, it must include your full name, exactly as on your Savings Account. When we treat the cheque as received by us depends on how you pay the cheque in. You can do this:

- in a branch or agency during opening hours.
- by post.

5. CONTINUED

Cheques go through a process called 'clearing' which affects when the money is available to you. A cheque paid in or received on a non-working day will be treated as if we've received it on the next working day.

The money will be added to your Savings Account and available to withdraw from the third working day after we treat the cheque as received. However, the clearing process means that a cheque may, in exceptional cases, be returned to us as an 'unpaid cheque' by the payer's bank even after the funds have been made available to withdraw.

If a cheque is returned unpaid, we'll debit your Savings Account with the amount of the cheque even if we have allowed you to withdraw any money. We will not do this without your consent on or after the 4th working day from when we treat the cheque as received unless we reasonably believe you are a knowing party to fraud.

Cancelling a future dated payment

You can cancel a future dated payment by 5pm the day before the payment is due to be made. We will make all reasonable efforts to cancel this payment but cannot guarantee we'll be able to. We may charge you reasonable costs we incur for doing this.

6. MAKING WITHDRAWALS FROM YOUR SAVINGS ACCOUNT

There are some restrictions on how you can make withdrawals from your Savings Account:

- All withdrawals from your Savings Account must be in British Pounds and must be paid to a UK bank account. You can't make payments to overseas accounts.
- You can't send money to any online platforms that allow you to store, buy, sell or trade cryptocurrencies. These are often referred to as '**crypto accounts**'.

Before you make a withdrawal

All payments out (except those you've asked to be paid on a future date) are taken from your Savings Account immediately. Before making a payment, you must make sure you have enough money in your Savings Account.

If your Savings Account balance goes below zero, you must take steps straight away to return it to at least zero.

Electronic payments

To make an electronic payment you'll need to give us:

- your Savings Account number;
- details of the account you're sending the payment to: the account holder's name, account number and sort code (exactly as it appears on their account); and
- your authorisation for the withdrawal – we set out below how you can do this.

You must make sure that the details you give us are correct before you ask us to make the payment. If you don't, the money could go to the wrong account.

Making a withdrawal from your online account

If you make a withdrawal using our online service, we may send an automated message to make sure it's you. This could be:

- a one-time passcode you need to enter; and/or
- a request for biometric information such as your fingerprint.

If you don't verify the payment instruction, we won't make the payment.

Making a withdrawal by telephone

If you instruct us to make a withdrawal over the telephone, we'll check your identity to make sure it's definitely you who's calling. We'll then read back your instruction and ask you to confirm it's correct before we make the payment.

Making a withdrawal in branch or agency

When you request to make a withdrawal in a branch or an agency, we may need to see proof of your identity. Please note our branches and agencies have daily withdrawal limits and staff will be happy to explain those to you.

Making a withdrawal via post

When you send us a letter asking to withdraw money from your Savings Account, please ensure that you sign it. We will verify the signature matches our records and arrange for the payment to be made.

6. CONTINUED

Things to note about cheques you ask us to issue

- We can only stop a cheque you've asked us to issue if you report it lost or stolen.
- If you request a replacement cheque, we'll issue it with exactly the same details as the original cheque.
- If you want to cancel a cheque you've asked us to issue and you don't want a replacement, you must provide us with either:
 - the cheque itself, or
 - the written consent of the person the cheque is addressed to.

labelling="Section-Header">Cancelling a withdrawal

You can't cancel a withdrawal you've asked us to make by electronic payment after you've asked us to make it. You can cancel a future dated payment online by midnight the day before the payment is due to be made. We will make all reasonable efforts to cancel this payment but cannot guarantee we'll be able to. We may charge you reasonable costs we incur for doing this.

Withdrawal types and timescales

We have based the below information as if you made your request on a working day. With the exception of Faster Payments made online, if you ask us to make a withdrawal on a non-working day (or after the cut-off time on a working day) we'll treat the request as being received by us on the next working day.

Type of withdrawal	When you can make a request	When the money will reach your Savings Account
Faster Payments	Online – 24/7 In a branch or agency – during opening hours By telephone – during our general service enquiries open hours	By the end of the next day
	By post – by 12pm	2 days after we receive the instruction
CHAPS* <small>*There's a charge for making withdrawals by CHAPS. Separate terms apply.</small>	In a branch or agency – by 12pm By post - by 12pm	Same working day as we receive the request
Cash	In a branch or agency – during opening hours	You'll receive your cash straight away
Internal transfer	Online – 24/7	Straight away, unless you're told otherwise when you make the payment
	By telephone - during our general service enquiries open hours	On the same working day
	By post - by 12pm	On the same working day
	In a branch or agency – during opening hours	On the same working day
Cheque	In a branch or agency – during opening hours	Account debited immediately
	By post - by 12pm	Account debited immediately

6. CONTINUED

We may limit the amount of money that you can withdraw from your Savings Account using the different methods shown in the table above. We may change these from time to time. For more information on the limits we apply to your account, please visit our website: www.ybs.co.uk/help/payment-guidance/payments-from-my-account. You can also ask us in a branch or agency or on our telephone helpline.

Faster Payments – we'll use Faster Payments for any electronic payments below the limit we set on sending Faster Payments.

Internal transfers – we'll use an internal transfer where you are moving money between accounts that are both held with us.

7. RESTRICTIONS WE CAN APPLY

Our legal obligations – and when we may need to ask you for information

As a regulated entity, we have legal obligations in relation to the prevention, detection and investigation of financial crime - broadly preventing money laundering, fraud, tax evasion and other forms of dishonest conduct.

To guard against our accounts being used for financial crime and to comply with our legal obligations, we need to understand your circumstances at the date when you opened the Savings Account and on an ongoing basis. This doesn't necessarily mean we suspect you of doing anything wrong or unlawful! We may, at any time, ask you for information or documentation about your circumstances - including your occupation/employment details, your residency and your sources of income, wealth and funds. We'll act reasonably in asking for information from you but where we do ask, you will need to let us have this promptly.

When we can delay or refuse to accept payments into your Savings Account

We may delay a payment if we need to carry out additional security checks, or if the payment appears unusual and we need time to investigate or contact you.

If we ask you for information about a payment into your Savings Account, we can delay applying the payment to the Savings Account until you have provided it. We can refuse to accept a payment into the Savings Account if we reasonably believe that it is connected to any form of financial crime.

When we can refuse to carry out a withdrawal

We can refuse to carry out a withdrawal (or restrict the amount you can withdraw) where:

- (a) there isn't enough money in your Savings Account;
- (b) it would make you exceed any limits that you or we have set;
- (c) you've given us incorrect information or not enough information to carry out the withdrawal;
- (d) the account you want to send the money to:
 - (i) doesn't accept that type of payment;
 - (ii) is not a UK bank account; or
 - (iii) is a crypto account;
- (e) there are legal or regulatory reasons why we can't carry out the withdrawal – for example, due to a court order;
- (f) we have reasonably deemed the withdrawal as at a high risk of financial crime – for example, because it has features which suggest it may be connected to a scam, fraud or other illegal activity; or
- (g) there are reasonable grounds for us to suspect that the request for a withdrawal is the result of an APP scam or related to another type of fraud or illegal activity.

If this happens, we'll call you to tell you no later than the end of the next working day after you ask us to make the withdrawal unless it would be unlawful for us to do so. If we can't get through by phone, we'll write to you. Unless it would be unlawful to, we'll also tell you:

- the reason for the refusal; and
- how to correct any errors or provide any missing information from your instructions, if that's the reason we've refused your withdrawal.

We may charge you for any reasonable costs we incur in telling you of any withdrawal we've refused for a valid reason.

When we can delay a withdrawal

We can delay a withdrawal where there are reasonable grounds for us to suspect that your request for a withdrawal is the result of an APP scam. Please see section 8, 'If something goes wrong' for further information on APP scams.

7. CONTINUED

If this happens, we'll call you to tell you no later than the end of the next working day after you ask us to make the withdrawal. If we can't get through by phone, we'll write to you. If we do tell you, we'll also explain:

- why we've delayed the withdrawal; and
- any information we need from you and anything we need you to do so we can decide whether to let the withdrawal go through.

We won't tell you about the delay if it would be unlawful to.

We'll decide whether to let the withdrawal go through by the end of the fourth working day after you asked to make the withdrawal, at the latest.

If we delay a withdrawal for the reason set out above, we'll refund you for any charges and interest you've had to pay as a result of the delay. This applies even if we decide to refuse the withdrawal.

We may also delay a payment instruction or ask for more information if we reasonably believe that it is connected to any form of financial crime.

When we can suspend your Savings Account

In some circumstances, we can suspend your Savings Account. This means that we can:

- stop you from making any withdrawals from your Savings Account;
- stop you paying in any money into your Savings Account; and/or
- stop you using online banking and telephone banking.

We can suspend your Savings Account where:

- (a) we can't offer our normal services because of something beyond our reasonable control – for example, an act or threat of terrorism; or
- (b) we reasonably believe our financial stability may be at risk – for example, unusually high levels of withdrawals or deposits.

If we suspend your Savings Account for either of these reasons, we will:

- respond proportionately to the situation;
- promptly take all reasonable steps to lift the restrictions when we can;
- consider the interests of all our members; and
- consider other options or exceptions if we reasonably believe that applying these restrictions to you will cause you substantial hardship.

We can also suspend your Savings Account where:

- (a) we reasonably believe that your Savings Account is being used for, or is connected to, fraud or other illegal activities;
- (b) we make a reasonable request for information or documentation about your circumstances and you fail to provide this promptly;
- (c) there are legal or regulatory reasons why we have to – for example, due to a court order; or
- (d) there is a dispute about who owns or is entitled to the money in the Savings Account.

We'll call you to tell you that we are going to suspend your Savings Account. If we can't get through by phone, we'll write to you. If we can't tell you before we suspend your Savings Account, we'll tell you straight after.

We won't tell you that we've suspended your Savings Account if:

- it would be unlawful to; or
- it would impact our security measures.

As soon as the reasons for suspending your Savings Account end, we'll remove the restrictions on your account.

8. IF SOMETHING GOES WRONG

You should check your Savings Account regularly. Tell us straight away if:

- you spot a transaction that has been carried out incorrectly or without your authorisation;
- you think you have been the victim of a scam;
- you lose any of your account documents or they are stolen; or
- someone else knows any of your account details or has been using your account without your permission.

See section 16, 'How to contact us' for our contact details.

8. CONTINUED

Responsibility for incorrect, late or failed payments

If you think a payment — either into or out of your Savings Account — has been made incorrectly or has failed in some way, please contact us. We'll try to trace the payment and we'll let you know the outcome. We won't charge you for doing this.

However, we'll only investigate and compensate you if you tell us as soon as you can and within 13 months of the date on which the payment was made or was due to be made.

If you receive a refund you're not entitled to, you must pay it back when we ask you to. We'll always explain why we're asking for you to pay it back.

Your responsibility

You're responsible for the instructions you give us, so you must make sure they're clear and accurate. Always check the details are correct before you give them to us.

Our responsibility

We're responsible for making an electronic payment correctly, if you've given us the correct information.

If we fail to carry out a payment correctly, we'll refund you the amount of the payment.

If we make a withdrawal later than you asked us, we'll contact the bank or building society who received the payment to make sure that the payment is treated as if it was received on time.

We'll also repay any charges or interest you incur as a result of us making the payment incorrectly or late. We'll do this as soon as possible.

We won't be liable for any payments made incorrectly or late where:

- (a) We make a payment correctly and on time and we can prove that the payment was received by the other bank or building society; or
- (b) You gave us incorrect information in your instructions – for example, you give us the wrong account number.
If this happens, we'll make reasonable efforts to recover the payment, but we may ask you to pay our reasonable costs for doing this. If we're unable to recover the payment for you, we'll provide you with all the information we lawfully can. You can then make your own claim for repayment.

Payments made into your Savings Account by mistake

If another bank or building society tells us that a payment was made into your Savings Account by mistake, you won't have access to this money. This will apply from the time we're told of the mistake until either:

- we're satisfied the payment was not made in error; or
- we send the money back.

If we reasonably believe it's a genuine mistake, we may take an amount up to the value of the payment from your Savings Account. We'll tell you if this happens and how you can dispute the claim that it's been paid in by mistake.

- **If we're told within 2 months of the payment being made:**
Unless you contact us to tell us you wish to dispute the claim, we'll return the money to the bank or building society that sent the payment. We'll do this within the time frame we may have advised.
- **If we're told more than 2 months after the payment was made:**
We won't return the money without your agreement.

Please note: We must co-operate with the bank or building society whose customer made the payment by mistake. This includes giving them all the relevant information they need to recover the payment.

If the other bank or building society can't recover the money from us, the person who made the payment by mistake can claim repayment themselves. They can ask their bank or building society to give them the information they need to do this, which will include your name and contact address.

If we pay money into your Savings Account by mistake, we can take it back out again or require you to pay it back, provided that we act reasonably.

8. CONTINUED

Unauthorised withdrawals

If you spot a withdrawal that you didn't authorise, it's really important you tell us as soon as you can. If you don't tell us **within 13 months** of the day the withdrawal took place, we don't have to investigate your case or give you a refund.

If we think you've been the victim of financial crime, we may pass on your details to the police or another law enforcement agency.

Once you've told us about an unauthorised withdrawal, we'll usually refund you by no later than the **end of the next working day**. The refund will be for the amount of the unauthorised withdrawal plus any interest and charges you've had to pay.

We'll put your Savings Account in the position it would've been if the unauthorised withdrawal hadn't taken place. This means that:

- we'll refund you for the amount of the unauthorised withdrawal; and
- refund any charges that you've had to pay as a result of the unauthorised withdrawal.

When you might not get a refund straight away

We won't refund you straight away if:

- the withdrawal was by cheque; or
- we have reasonable grounds to suspect you are a knowing party to fraud.

If any of the above apply, we'll look into your case as quickly as we can. Depending on the outcome of the investigation, if necessary, we'll refund your Savings Account.

You must co-operate with any investigation we carry out and any action that comes as a result of this. If you don't help us, then we might not be able to refund you.

If we aren't going to refund you, we'll tell you why unless it would be unlawful to. For example, we won't be able to share this information if there's a suspicion of money laundering.

When you might not get a refund

We'll generally refund you for any unauthorised withdrawals, but there are some situations where we won't.

We won't refund you if you've acted fraudulently. You'll be liable for all losses in this situation.

We won't refund you if you've acted deliberately or extremely carelessly and failed to keep your account documents or security details safe. You'll be liable for all losses in this situation, except where:

- the withdrawal was made after you'd told us about any loss, theft or misuse of any account document or security details;
- we haven't told you how to report the loss, theft or misuse of an account document or your security details; or
- we, or anyone acting on our behalf, failed to carry out the security checks required by relevant laws or regulations.

When you may have to contribute towards your refund

Where an unauthorised withdrawal is due to the loss, theft or misuse of your account documents or security details, you'll be liable for the first £35 of the loss. You won't be liable for this £35 if:

- you wouldn't have been able to detect the loss, theft or misuse before the unauthorised withdrawal was made (unless you've acted fraudulently); or
- the loss was our fault (or the fault of one of our agents).

Authorised Push Payment (APP) scams

An Authorised Push Payment scam (**APP scam**) happens when someone is tricked into sending money to somebody that they didn't mean to pay or for a different reason than they thought they were making the payment.

If you've been the victim of an APP scam, please contact us as soon as possible – we may reimburse you for any money you lost. We won't reimburse you if you tell us more than 13 months after the date of the APP scam. If you made more than one withdrawal as part of the APP scam, the 13 months will start on the date of the last withdrawal.

We'll only reimburse you if the withdrawal that made up the APP scam was made:

- by Faster Payments or CHAPS;
- in British Pounds to a UK bank account; and
- on or after 7 October 2024.

If we think you're eligible, we'll generally reimburse you within 5 working days of being told about the APP scam. If we need to investigate the APP scam, it may take us up to 35 working days to reimburse you instead.

8. CONTINUED

We'll reimburse you the lower of:

- the amount of money you lost in the APP scam; and
- the maximum set by our regulators. Please visit our website for the current maximum:

 www.ybs.co.uk/security/latest-fraud-and-scams-updates

We can also reduce the amount we reimburse you by up to £100. We won't do this if you were vulnerable when the APP scam took place.

We may not reimburse you if you acted extremely carelessly in respect of the APP scam. For example:

- you ignored any warnings not to proceed with the withdrawal – for example, from us, the police or any other law enforcement agency;
- you didn't report the APP scam to us promptly after finding out or suspecting that it had happened;
- you don't help us to investigate your claim further – for example, you don't provide information we reasonably ask you for;
- you don't let us report the APP scam to the police or another law enforcement agency; or
- you were making a payment for something illegal when the APP scam took place.

If you lose any account documents

If you lose any account documents then we may transfer your account balance to a new account. If we do this, we'll send you new account documents.

We'll do this when you've:

- given us any evidence we need about your missing documents;
- completed any forms we ask you to fill in; and
- paid any fees (if we ask you to).

Circumstances outside of our control

We won't be liable for anything under these Offset Savings Terms as a result of:

- abnormal or unforeseeable circumstances outside our control, where we couldn't have avoided the consequences despite all efforts to the contrary; or
- us having to comply with legal or regulatory requirements.

9. SECURITY

There are lots of ways we can work together to protect your money. Here are some things to look out for and what to do if you think you've been the victim of fraud.

One of the most important things you can do is check your Savings Account regularly. You should tell us straight away if you spot anything that doesn't look right.

Account documents and security details

Please do all you can to keep your account documents and security details safe. Your account documents remain our property. So sometimes (like when your passbook or passbook record card needs updating), you'll need to send documents back to us. You may also need your account documents when you make a withdrawal in a branch or agency.

You should tell us immediately if:

- Any of your account documents are lost, stolen or used by someone else without your permission; or
- you think someone else knows any of your security details or has tried to use them.

"Security details" means any passwords, selected personal information or other information used in connection with online services. This includes your login password or PIN.

"Account documents" mean the passbook, passbook record cards, certificate or similar items we provide for you to use with your Savings Account.

Five easy but effective ways to keep your money safe

- 1 Check your Savings Account regularly
- 2 Keep all your paperwork in a safe, secure place
- 3 Take a moment to stop and think before parting with your money or information
- 4 Be wary of calls, texts or emails that you weren't expecting, particularly those asking for your details – we'll never ask you for your security details like passwords in full
- 5 Tell us immediately if you think you've been the victim of fraud.

9. CONTINUED

Using our online service safely

Whether you use a computer, phone or tablet, you must make sure the device and software meet the requirements for our online services. You can see these at www.ybs.co.uk/security

When you log into your online account, you must make sure that your internet connection is safe and secure. You'll need to quote some security information, which will include random characters from your password.

You must keep your password secret and only reveal parts of it to our helpline staff — we'll **never** ask you for it in full.

It may be illegal to use our online service in some countries. If you choose to access our online service from outside the UK, this is at your own risk.

Three smart ways to stay safe online

- 1 Use up to date anti-virus and firewall software on your device.
- 2 Log in regularly and make sure you're using our genuine website.
- 3 Log out of our online service whenever you're away from your device.

Visit www.ybs.co.uk/security to find out more.

10. STATEMENTS AND PAYMENT INFORMATION

If you ask us to make a withdrawal we'll confirm it's been paid after the withdrawal has completed.

You can see details of payments made into your Savings Account online, in your account documents or through your local branch or agency.

We'll provide you with a monthly statement except in the circumstances set out below.

If you have an online account, you can view and download your statement online. We'll let you know when your statement is available.

We may not send you a monthly statement if:

- there have been no payments into your Savings Account during that month, or
- the only withdrawals during that month have been cheque withdrawals.

11. SAVINGS ACCOUNT CLOSURE

Your Savings Account will stay open unless you or we close it.

Your right to close your Savings Account

You can close your Savings Account at any time by telling us at a branch, by telephone, online or by sending us a letter. You don't need to give us a reason or any advance notice.

However – maintaining a Savings Account is a necessary part of your Offset Account. If you decide to close your Savings Account, we have explained what happens next below, "What happens when your Savings Account is closed" and "What happens to your loan when your Savings Account is closed."

Our right to close your Savings Account

Closure with notice

We can close your Savings Account at any time by giving you at least 90 days' notice by letter or email. We'll explain why we're closing your Savings Account and how you can make a complaint to us and the Financial Ombudsman.

Immediate closure

We can close your Savings Account, repay any part of your savings immediately or transfer your savings to another instant access account in the same names which allows a Saver to withdraw money throughout the UK if:

- a) there is no loan in the Offset Account (for example, no loan is made to you, the loan has been paid off or the loan is transferred to another mortgage product);
- b) the only Savings Account is held by a Saver who is not also a borrower; or

11. CONTINUED

- c) there is a change in law, HM Revenue & Customs practice or interpretation, or a decision or recommendation of a regulator, ombudsman or similar person as a result of which:
 - we are required to deduct or account for income tax in respect of any Savings; or
 - we are no longer able to offer the Savings Account as part of an Offset Account.
- d) you've harassed or used threatening or abusive language to our staff;
- e) you gave us incorrect information before or when we opened your Savings Account and if you'd given us the correct information, we wouldn't have opened your Savings Account; or
- f) the agreement between us is void or unenforceable by law (for example, you have used the account in a way that breaches any applicable financial regulations).

If we close your Savings Account for any of these reasons, we'll send you a letter or email straight after we close your Savings Account. This will explain that we've closed your Savings Account and why we've done this. It will also explain how you can make a complaint to us and the Financial Ombudsman. We won't send you this notice or explain why if it would be unlawful to.

Other reasons for closure

We can also close your Savings Account immediately if we reasonably believe:

- a) you've deliberately given us false information in relation to the Offset Account or there is (or we reasonably suspect there is) fraudulent or other unlawful activity on the Savings Account;
- b) we have a legal or regulatory obligation to close the Savings Account; or
- c) we may break a law or regulation, or be exposed to action by a regulator, ombudsman, court or law enforcement agency if we keep your Savings Account open.

If we close your Savings Account for any of these reasons, we don't have to tell you.

We won't close your Savings Account, or threaten to do so, as a response to a complaint you've made.

If we close your Savings Account immediately for any of the reasons above, we may not compensate you for any lost benefit.

What happens when your Savings Account is closed

When your Savings Account is closed:

- you'll stop being a member of the Society if you don't have another account that gives you membership rights; and
- we'll return all the money you have in the account to you by the method you choose.

What happens to your loan when your Savings Account is closed

If at any time there is no Savings Account or the only Savings Account is held by a saver who is not a borrower:

- the loan will be transferred to a mortgage account on whichever of our then available mortgage products is most similar to the terms of the loan; or
- you will be able to pay off the loan immediately subject to you paying any charges set out in your mortgage offer.

Savings Account inactivity

We may close your Savings Account if no money is paid into or withdrawn from your Savings Account for fifteen years (or any other period specified by law).

Where the Savings Account balance is £100 or more, we'll try to contact you before we do this. We'll send a letter or email to your registered address.

If you contact us at a later date and provide us with satisfactory proof of your identity, we'll open a new account and credit it with the amount we owe. We'll base this amount on the balance that was in the account when we closed it including any fees or charges we'd have deducted if the account had stayed open.

12. IF YOU OWE US MONEY

If you owe us money - for example:

- amounts which should have been paid but have become overdue under the terms of any mortgage or loan which you have with us, including any accounts you hold under our separate brand names; or
 - on a savings account, if a cheque is returned unpaid after you've withdrawn the funds,
- we can repay this from money in any account you have with us. This includes any accounts held with, or money owed to, us under any of our brand names. This is sometimes referred to as the right to 'set off'.

12. CONTINUED

We can use this right whether your account is held on your own or with someone else. This means, if your account is a joint account, we may use money from this account to reduce a debt owed to us by only one of you.

We'll always contact you (and any joint account holder) at least 14 days before we do this. You'll earn no interest on the money once we've used it to pay off any debt you owe us.

13. INTEREST AND CHARGES

Interest

We will not pay interest on your Savings Account. It is important that you monitor the balance of your Savings Account to make sure that it does not exceed the level of your Loan as there is no benefit to your Offset product in respect of the excess.

Charges

We sometimes charge for our services. If we do, we'll take the charges from the balance in your Savings Account when you make a request that incurs a charge. We'll always tell you about them before you use the product or service they apply to.

14. CHANGING THE SAVINGS ACCOUNT TERMS

When we can make changes to charges and terms

We can change the charges or terms that apply to your Savings Account at any time. This could include:

- increasing or decreasing any of our charges (or introducing new charges); or
- adding or removing terms from the Offset Savings Terms (or changing how existing terms work).

Any changes we make to charges or any of the terms that apply to your Savings Account, for any of the reasons stated in these terms, will be reasonable and proportionate to the circumstances giving rise to the change. We'll explain why we're making the change when we give you notice.

We may make such changes if we reasonably believe that the change is necessary for any of the following reasons:

- a) to respond to any decisions or recommendations of a court, regulator or ombudsman;
- b) to reflect any changes or anticipated changes to relevant laws, codes of practice or industry guidance – for example, those designed to enhance consumer protection;
- c) to meet relevant regulatory requirements;
- d) to allow us to run our business prudently in exceptional economic or financial circumstances which we reasonably believe have had, or are likely to have, a significant effect on the UK's financial system or building societies operating in the UK;
- e) to reflect changes to the way we run our business and savings accounts, which may include changes to the technology and systems we use; or
- f) if it benefits you – for example, we reduce or remove a charge.

Other reasons to change our charges

We may also make changes to our charges to take account of changes in the expenses we reasonably incur in providing your account (or other services) to you. For example, changes to our management, administrative or external costs.

Other reasons to change terms

We may also make changes to any of the terms applicable to your Savings Account for any of the following reasons:

- a) to take account of legitimate cost increases or reductions so we can operate and administer your account more efficiently;
- b) to make the Offset Savings Terms easier to understand, or to make them fairer; or
- c) to correct mistakes, or
- d) it is to your advantage.

Telling you about changes

Where a change affects your Savings Account, we'll let you know in the following ways. See section 15, '**Things you need to do and how we'll stay in touch**', for how we do this.



14. CONTINUED

How we'll tell you about changes to terms or our charges

What is the change	When we'll tell you	How we'll tell you
Changes to terms or charges related to electronic payments.	At least two months before the change.	We'll write to you by letter, email or digital message.
All other changes to terms and charges that don't disadvantage you.	As soon as we can and no more than 30 days after we make the change.	We'll either: <ul style="list-style-type: none"> • write to you by letter, email or digital message; or • publish this in our branches and/or on our website:  www.ybs.co.uk
All other changes to terms and charges that disadvantage you.	At least 30 days before the change.	We'll write to you by letter, email or digital message.

If we make a major change, or a series of smaller changes over a year, we'll send you a letter or email with a summary of the changes.

If you're not happy about a change

Even if there are normally restrictions on your Savings Account, you can switch or close it without notice or charge in the following situations:

Situation	When you can close your Savings Account without notice or charge
Changes to terms	
Changes to terms related to electronic payments	Any time before the change comes into force. When we tell you about the change, we'll tell you when it comes into force.
All other changes to terms that disadvantage you	Anytime within 60 days after we told you about the change.
All other changes to terms that don't disadvantage you	You don't have the right to close your Savings Account without notice or charge – you can close your Savings Account in line with section 11.

14. CONTINUED

Situation	When you can close your Savings Account without notice or charge
Changes to charges	
Changes to charges related to electronic payments	Any time before the change comes into force. When we tell you about the change, we'll tell you when it comes into force.
All other changes to charges that disadvantage you	Anytime within 30 days after we told you about the change.
All other changes to charges that don't disadvantage you	You don't have the right to close your Savings Account without notice or charge – you can close your Savings Account in line with section 11.

If you don't contact us, we'll take this to mean you've accepted the change.

15. THINGS YOU NEED TO DO AND HOW WE'LL STAY IN TOUCH

Let us know about any changes to your personal details

You must tell us straight away of any changes to your personal information, like your name, address, telephone number or email address.

See section 16, '**How to contact us**' for our contact details.

How we'll stay in touch

If we have something to tell you, we'll contact you in one or more of the following ways:

- send you a letter or email to your last known address;
- send you a secure message through our online service;
- send you a text message;
- publish notices in our branches and on our website; or
- have leaflets explaining the change available in our branches.

When we send you a letter, we'll assume it's reached you within three working days after we posted it.

When we send you an email, digital message, update our website or display information in our branches, we'll assume it's reached you immediately.

We'll tell you if we discover or suspect fraud or a security threat

If we discover or suspect fraud or a security threat on your Savings Account, we'll call you where possible. If we can't contact you this way we'll either write to you or send you a secure message through our online service.

We may pass your details to the police, who will then contact you. We may also contact you to confirm your identity or do some additional security checks.



16. HOW TO CONTACT US

We're here to help. If you have any questions, would like our support or need more information, please get in touch. You can:



CALL US

- General savings enquiries:
0345 1200 100 during our opening hours
- Lost or stolen cards or security details and unauthorised transactions:
0345 9101 112
- Call our helpline 24 hours a day, 7 days a week.



SEND US A SECURE MESSAGE

Log in to your Savings Account and send us a secure message.



GO ONLINE

www.ybs.co.uk/savings



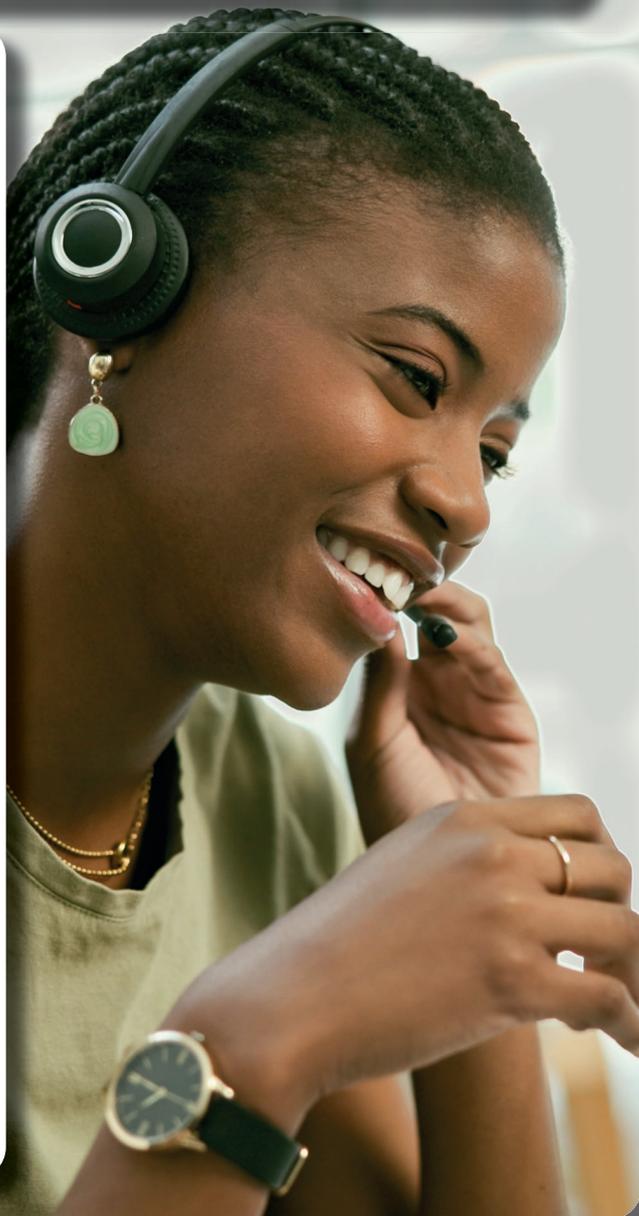
VISIT US IN BRANCH

www.ybs.co.uk/contact-us/branch-finder



WRITE TO US AT:

YBS Mortgages
Yorkshire House
Yorkshire Drive
Bradford BD5 8LJ



Our printed material is available in alternative formats e.g. large print, braille or audio.

Please 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 Building Society, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.