

OPERATING YOUR OFFSET SAVINGS ACCOUNT

HELPING YOU MAKE THE BEST OF YOUR OFFSET SAVINGS ACCOUNT

Opening your Offset Savings Account:

- Your initial account will be opened as soon as your Offset mortgage completes - you can open up to three separate Offset Savings Accounts linked to your mortgage.
- You will receive a letter from us when we issue your mortgage offer which will provide you with your savings account number.
- Any additional accounts need to be opened by post when your mortgage has completed. Once these are up and running, all your Offset Savings Accounts can be operated online.
- The minimum opening (and operating) balance is £0.

Please note: we will open your Offset Savings Accounts with Yorkshire Building Society, as a trustee of the savings account(s) on your behalf. You will not be a member of, or have any membership rights in, Yorkshire Building Society.

Online account facilities

What you can do with your Offset Savings Account when you've registered for online account access:

- Change your personal details, including the username and password you use to login.
- View the balance and statements for your Offset Mortgage & Offset Savings Account(s).
- Transfer money out of your savings account(s) and arrange regular payments and standing orders, subject to the terms of your Offset account.
- Send us a secure message.
- Make a debit card payment to your Offset Savings Account.

PAYMENT IN

It's easy to arrange to make payments into your account - you just need the following details:

■ By BACS or FASTER PAYMENTS

Use sort code 62-29-33. For the account number please quote the first 8 digits of your Offset savings account number. The payee reference is your full 10 digit Offset savings account number.

What are the timescales?

Where payments are sent by the Faster Payment service to your account they will be credited within 2 hours of receipt of funds from our clearing bank.

■ By CHAPS

Use sort code 56-00-36 account number 28512081 and quote your Offset savings account number as the payee reference.

■ By Cheque

Make your cheques payable to either your own name or, 'Accord Mortgages A/C' followed by your name and your Offset savings account number.

Send your cheque to: Accord Mortgages, Customer Service Centre, Admin Dept, Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

■ By Debit Card

You'll need to register for online account access

WITHDRAWING

There are a few options when it comes to sending money from your Accord Offset Savings accounts:

■ By FASTER PAYMENTS

How it works

1. Login to your online account and select the savings account you wish to transfer from.
2. Click 'Transfer money' under the 'Account options' menu.
3. You can choose to send money to an account already listed or select 'Transfer to a new account'. Enter a payment amount.
4. If you are sending money to a new destination account, you will need to enter a sort code, account number and a name for the payee.
5. Click 'confirm' to complete the transaction

Payments from your Accord accounts to external accounts will be sent via Faster Payments. It's a service that allows you to move money electronically between accounts at different banks and building societies. Standing orders can also be sent using this service, subject to payment limits.

■ By CHAPS

CHAPS are 'same day value' electronic payments which, when received into accounts, are treated as cleared funds.

To make a CHAPS payment you will need to download the CHAPS request form from our website, complete the details and return it to the address on the form. If you are registered for online access to your accounts, you will need to confirm your request by sending us a secure message in addition to the request form.

Need some help?

Call our friendly team on 0345 1200 872. Lines are open 8am to 8pm Monday to Friday and 9am to 1pm on Saturdays.

Alternatively, visit accordmortgages.com

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please call us on 0345 1200 872.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. accordmortgages.com

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. Calls to 0800 numbers are free of charge from a landline or mobile.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under registration number 305936. Accord Mortgages Limited is registered in England No: 2139881. Registered Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

Accord Mortgages is a registered Trade Mark of Accord Mortgages Limited.