

**YORKSHIRE
BUILDING
SOCIETY**

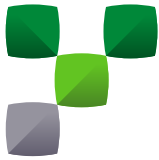


We're closing our Dumfries agency on 3 February 2026

 **123 Irish Street, Dumfries, DG1 2PE**

 **01387 269595**





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We're here to help

Call 0345 1200 100 or visit us
in any Branch or Agency.

Why is this agency closing?

As a mutual organisation, we always think carefully about how we invest our members' money. We've decided to close this agency after a careful review of how many members use it. We are still fully committed to having branches and agencies across the UK.

Why are we not replacing the agency?

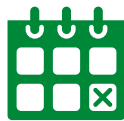
YBS has reviewed the following data to understand the member need in this agency.

Dumfries customers in the last 12 months



**269 active
members**

this is 85% lower
than the median
of active members
across our branches
and agencies.



**11
members**

made a monthly
transaction in this
agency.



**25
members**

used this agency
frequently. This
means they've made
a transaction in at
least 6 months of
the past 12 months.



**63%
members**

that have an open
account and was
opened at this agency
haven't used the
agency in the last
12 months*

Information accurate as of 30.06.25

*Information accurate as of 30.04.25

Our printed material is available in alternative formats e.g. large print, Braille or audio. Please contact a YBS location or call us on 0345 1200 100.

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ. ybs.co.uk

Who have we contacted?

We've contacted all members who:

- Opened an account at this agency, and their account is still open.
- Live within 20 miles of Dumfries and made a transaction there in the last 12 months

We will also contact:

- The local Members of Parliament and Members of Scottish Parliament.

How will we support our members?

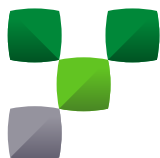
We'll contact members who we know may need extra support to manage their accounts. Our staff will also have extra training to help members through this change.

If you're worried about how to manage your account, please call us.
Our phone number is at the top of this letter.

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Alternative YBS Branches or Agencies

Carlisle Agency

26 Lowther Street, Carlisle, CA3 8DA

Tel: 01228 582121



33 miles*
away

Newton Stewart Agency

61 Victoria Street, Newton Stewart, DG8 6NL

Tel: 01671 403080



48 miles*
away

Kilmarnock Branch

88-90 King Street, Kilmarnock, KA1 1PD

Tel: 01563 481153



60 miles*
away

*Distance and travel times may vary depending on
method of transport and time of day.

Opening times can be found on our website.

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Access to cash

YBS members can withdraw cash at any YBS branch or agency. The closest ones to Dumfries are included above.

In Dumfries there are other companies which let their customers withdraw cash. **Please note that YBS members cannot withdraw cash from their YBS accounts with these companies.**

This information is accurate as of 30.06.25

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Ways to manage your accounts

Here are the other ways you can manage your account(s) with us.

Online

Managing your account online is quick, safe and convenient. It only takes a few minutes to register, and you'll have instant, secure access to your YBS account(s), anytime.

- Open a new savings account*
- View your savings or mortgage account(s)
- Add money to your savings account(s) using a debit card*
- Transfer money between your YBS accounts or to external accounts
- Update your personal details*
- View details of your current mortgage, including interest rate(s) and monthly payments
- Switch to a new mortgage deal when your current mortgage deal ends
- Send us a secure message at any time and we'll reply as soon as possible.

*Subject to account terms and conditions

Visit ybs.co.uk/register to register or log in. If you need help, please call our dedicated online team on **0345 1200 805**.

Protecting yourself online

Please visit ybs.co.uk/security/protect-yourself for advice on how to stay safe online.

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Our Mobile App

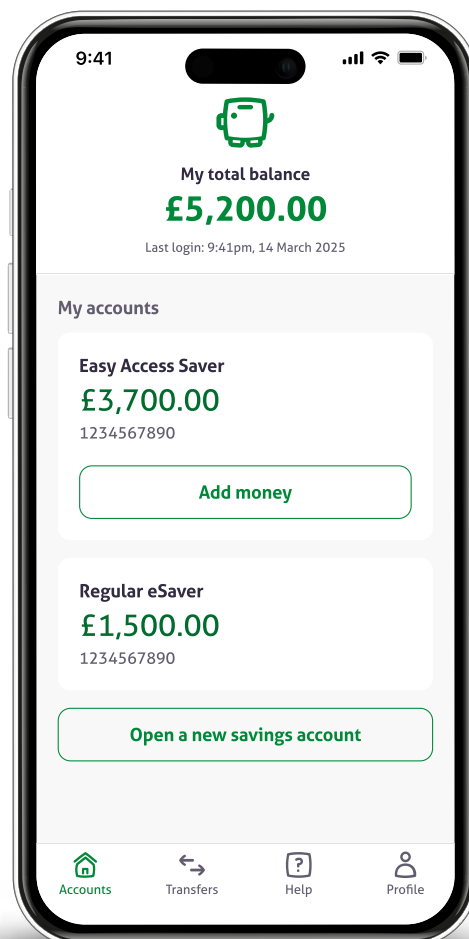
Once you've registered for online services,
you can download our mobile app.

For more information,
visit ybs.co.uk/savings-app

In Branch/Agency

For those times when you need to talk
face-to-face, you can visit any YBS branch
or agency across the UK.

Find details of all our branches and
agencies at ybs.co.uk/branchfinder



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Over the phone

Call us on **0345 1200 100** to speak to someone during our opening hours. We're here Monday to Friday from 9am to 5pm and Saturday from 9am to 1pm. Or use our automated service, open 24 hours a day, 7 days a week.

For Mortgages:

- Check your balance
- Change your payment details
- Check your mortgage details.

For Savings:

- Check your balance
- Confirm account details
- Update some personal details.

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