ACCORD MORTGAGES

IMPORTANT INFORMATION ABOUT OUR MORTGAGE SERVICES AND COSTS

This document gives you essential information to know before applying for a mortgage. It's a good idea to keep it safe so you can look at it again later.

WHAT SERVICE WILL WE PROVIDE YOU WITH?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed (known as an Execution Only application).

WHAT WILL YOU HAVE TO PAY FOR THIS SERVICE?

You won't be charged a fee for this service.

You'll get a **mortgage illustration** when considering a particular mortgage, which will tell you any fees relating to it. You can also ask for an illustration for any product you might be eligible for, so you can take a look at your options.

WHOSE MORTGAGES DO WE OFFER?

We only offer our own mortgages.
We only offer first charge mortgages.

A **first charge mortgage** is a loan you get from a bank or building society to help you buy a home/property. A 'first charge' means the bank or building society is first in line to get paid if your home/property is sold.

INCREASING YOUR CURRENT MORTGAGE BALANCE?

If you're thinking about increasing the size of your mortgage, it's important to consider if this is the most appropriate option for you. There may be alternative options available that better suit your needs, such as:

- Additional borrowing on your mortgage with your current mortgage provider.
- Consider a new second charge loan, which is an additional secured loan on your home.
- Exploring alternative lending options like a personal loan from another provider.

INFORMATION ABOUT INSURANCE

We act as an introducer on behalf of LifeSearch Limited for life and other protection insurance, and Uinsure Limited for buildings and contents insurance. LifeSearch and Uinsure are not part of the YBS group of companies.

Things to keep in mind:

1. We don't offer advice or recommendations on any of the products offered by LifeSearch or Uinsure.
2. We won't charge you a fee for introducing you to LifeSearch or Uinsure.
3. It's not a condition of your mortgage that you take insurance through LifeSearch or Uinsure. However, it is a condition of your mortgage that you have buildings insurance in place.
4. We don't get any commission from LifeSearch or Uinsure if you decide to buy insurance from them.

Why choose LifeSearch?

LifeSearch has access to a wide range of providers that offer products including:

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

LifeSearch Limited, 11-21 Paul Street, London, EC2A 4JU, is an Appointed Representative of LifeSearch Partners Limited, who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number 656479.

Why choose Uinsure?

Uinsure offers home insurance products including:

- Buildings insurance – which provides cover for your walls, roof, windows, and anything else that forms part of the structure of your home. This could include things like fixtures and fittings in your kitchen and bathroom.
- Contents insurance – which provides cover for items in your home that you could take with you if you moved house. This could include things like furniture, carpets, and laptops.

Uinsure Limited is registered in England and Wales with company number 06046870 with a registered office at The XYZ Building, Hardman Boulevard, Manchester M3 3AQ. Uinsure Limited is authorised and regulated by the Financial Conduct Authority. FCA Registration Number: 463689.

WE'RE HERE TO HELP

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

0800 056 5252

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

customerrelations@ybs.co.uk

We hope we can sort out any problems with you directly. But if you're not happy with our decision, you can contact the Financial Ombudsman Service. They are a free and independent service who help customers resolve complaints within financial services

0800 023 4567

The Financial Ombudsman Service
Exchange Tower
London, E14 9SR

complaint.info@financial-ombudsman.org.uk

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. You can find out more about FSCS at www.fscs.org.uk or by calling 0800 678 1100.

WHO REGULATES US?

Accord Mortgages Limited, Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 305936.

Our permitted business is advising on and arranging mortgage contracts, and entering into and administering regulated mortgage contracts. We also introduce for and arrange non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

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

All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

Calls to 0800 numbers are free of charge from a landline or a mobile. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile.