
1. Introduction

You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Mortgages

We only offer first charge mortgages from Leeds Building Society.

3. Remortgages and Further Advances

If you are seeking to borrow additional money on your mortgaged property, the following alternative finance options may be available and could be more appropriate for you:

- A further advance from your existing lender;
- An unsecured loan; or
- A second charge mortgage

4. Which service will we provide you with?

Mortgages

- We will provide you with advice after we have assessed your needs and circumstances.
- You will receive an execution only service which means you will not receive advice from us. You will need to make your own choice about which mortgage is appropriate for you and Leeds Building Society will not assess the suitability of that mortgage.

5. What will you have to pay us for our services?

Mortgages

Advised Service

No fee.

A fee.

Execution Only Service

No fee.

A fee.

You will receive an illustration when considering a particular mortgage which will tell you about any fees relating to it.

6. Who regulates us?

Leeds Building Society, 105 Albion Street, Leeds, LS1 5AS is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services registration number is 164992. Buy to Let mortgages which are for business purposes are exempt from the Financial Conduct Authority Rules.

Our permitted business is the provision of savings products and the arranging and advising on mortgages and general insurance.

You can check this on the Financial Services Register by visiting the FCA website at www.fca.org.uk/firms/reporting/systems-reporting/register or by contacting the FCA on 0800 111 6768.

7. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing	Write to :	Leeds Building Society, Complaints Monitoring Team 105 Albion Street, Leeds, LS1 5AS
...by phone	Telephone:	0113 225 7777

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

8. 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.

Mortgages

In relation to certain mortgages, mortgage advising and arranging is covered up to a maximum limit of £50,000

Further information about compensation scheme arrangements is available from the FSCS.