

Our mortgage services and costs

1. Introduction

It's important you read this document - it'll tell you the service we're offering you and how you'll pay for it.

2. Whose products do we offer?

We only offer first charge mortgages from Leeds Building Society.

3. Remortgages and Borrowing more

If you want to borrow more on your mortgaged property, the following alternative finance options may be more appropriate:

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

4. What service will we give you?

We'll give you an 'execution only' service, which means we won't give you any advice. 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. Will you have to pay for this service?

There is no fee for our service however the mortgage that you apply for may have fees and charges, such as a product fee. These will be shown to you before your application goes ahead and are set out in the illustration document. You can get in touch to request an illustration document at any time for any mortgage that you are eligible for.

6. Who regulates us?

Leeds Building Society, 26 Sovereign Street, Leeds, LS1 4BJ 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.

You can check this on the Financial Services Register by visiting the FCA website at <https://www.fca.org.uk/firms/financial-services-register> or by contacting the FCA on 0800 1116768.

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

7. What to do if you have a complaint

We're sorry if something's gone wrong, if you wish to make a complaint please contact us by:

- Calling us on 03450 50 50 75
- Writing to us at Leeds Building Society, Complaint Resolution Team 26 Sovereign Street, Leeds, LS1 4BJ

If we can't solve your complaint, 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.

In relation to certain mortgages, mortgage advising and arranging is covered up to a maximum limit of £85,000.

Further information about compensation scheme arrangements is available from the FSCS website <https://www.fscs.org.uk/>.