

Welcome to your Offset mortgage — and thank you for choosing Accord

Your mortgage offer provides you with all the key information about how your new Offset mortgage works, so please take the time to read it carefully.

Some important things to know about your Offset mortgage and linked savings account

This Accord Offset mortgage includes a linked Offset savings account, which we open for you with our parent company, Yorkshire Building Society (YBS). We do this because Accord doesn't provide savings accounts.

Your savings will be held with YBS but Accord will act as trustee, which simply means we hold the account for your benefit.

Here's how it works:

- Accord opens the Offset savings account for you with YBS, acting as trustee
- Although Accord holds the savings as trustee, you have control of the savings account
- You manage your savings account and arrange any payments and transactions directly with YBS, although you won't be a member of YBS (or have any membership benefits)
- YBS provides all your savings account information and processes your savings account transactions.

Your savings are covered

It's good to know that the Offset savings account is covered under the Financial Services Compensation Scheme (FSCS), so your money is protected up to the value of £85,000. You can find out more by visiting www.fscs.org.uk

If you need some support

If you have any questions, please get in touch and our friendly colleagues will be happy to help.

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.

Accord Mortgages Limited is authorised and regulated by the Financial Conduct Authority. Accord Mortgages Limited is entered in the Financial Services Register under the 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.

