



# We're closing our Berwick Upon Tweed agency on 26 January 2026

- **© 01289 332220**





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.

#### Berwick Upon Tweed customers in the last 12 months



# 782 active members

this is 58% lower than the median of active members across our branches and agencies.



#### 11 members

made a monthly transaction in this agency.



# 61 members

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



# 56% 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.



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

### 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 Berwick Upon Tweed and made a transaction there in the last 12 months

#### We will also contact:

The local Members of 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.

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.



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

### **Alternative YBS Branches**

#### **Edinburgh Branch**

46 Hanover Street, Edinburgh, EH2 2DY Tel: 01313 412626

#### **Newcastle Branch**

139 Northumberland Street, Newcastle Upon Tyne, NE1 7AG Tel: 01912 830297

\* Distance and travel times depend on the time of day and method of transport

Please check our website for the opening times.





# 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.



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

### Access to cash

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

In Berwick Upon Tweed 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

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.



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

# 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.

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.

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.

<sup>\*</sup>Subject to account terms and conditions



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

### **Our Mobile App**

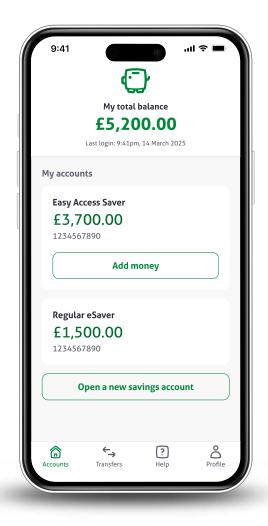
Once you've registered for online services, you can download our mobile app.

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



# 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.



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

### 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.

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.