

# Our mortgage services and costs

---

## 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?

---

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?

---

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?

---

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 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 (FCA) 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.

Please be aware that Buy to Let mortgages which are for business purposes are exempt from FCA rules.

Should we determine your application as a Consumer Buy to Let then the loan is not regulated by the FCA, but is supervised by the FCA.

---

**7. What to do if you have a complaint**

---

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

Write to:               Leeds Building Society, Complaints Team  
26 Sovereign Street, Leeds, LS1 4BJ

Telephone:            03450 505075

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