

# SAVINGS ACCOUNTS CHARGES & FEES INFORMATION

## Charges & fees (Effective from 24th July 2024)

CHAPS payment fee	£23.50
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**Changes in fees:** Where we introduce new charges, or increase existing charges we will tell you about them before the change takes effect by letter or other personal notice, subject to the product terms of your account. For further information about charges please see our General Terms and Conditions for Savings Accounts. You can get a copy from any branch or at [ybs.co.uk/savings/general-terms-and-conditions](https://ybs.co.uk/savings/general-terms-and-conditions). If you have an Offset Savings account, please refer to the Offset Accounts Charges & Fees Information Leaflet.

## Guide to payment types and timescales

As there are a few different payment methods available it can be difficult to know which one you should use for a transaction. We've included some information below to help explain the different types, along with a summary of when they can and cannot be used. If you have any questions please contact us using the details on page 2.

### Timescales for sending money within the UK

Payment Type	Description	Latest time to make a request	Date available to payee
<b>CHAPS</b>	An electronic payment which usually arrives on the same day provided requests are received by 12pm Monday to Friday. There is a charge for this service of <b>£23.50</b> . Requests received after 12pm will be processed the next working day.	12pm Monday to Friday (excluding bank and public holidays).	Same day. <sup>†</sup>
<b>Faster payments</b>	Faster Payments is a service that allows you to move money electronically between accounts at different banks and building societies. There is no charge for this service.	<b>Branch / Agency:</b> Opening hours  <b>Website / Online service:</b> 24/7	They will normally reach the destination account by the end of the next day. <sup>†</sup>

### Which type of payments can I make?

The types of payment you can make will depend on your product terms and how much money is being sent, whether you transact from a branch, agency, online, by telephone or by post and how long the destination account has been set up for.

### Where the destination account has been set up for more than 30 days:

Payment Type	Up to £25,000.00	£25,000.01 plus
<b>Faster payments</b>	Branch Agency Post Online Telephone*	Online
<b>CHAPS</b>	Branch** Agency** Post**	Branch** Agency** Post**
<b>Cheque</b>	Branch Agency Post	Branch Agency Post

\* Payments can only be made by phone if your account terms permit.

\*\* Proof of identification (ID) is required – please see the Important Information about ID section overleaf for more information.

† Payments may be subject to further checks or additional requirements and in these circumstances payments and timescales cannot be guaranteed.

## Where the destination account has been set up for 30 days or less:

For CHAPS and cheque payments please refer to the table on page 1 as these payments are not affected by how long the destination account has been set up for.

Payment Type	Up to £10,000	£10,000.01 plus
<b>Faster payments</b>	Branch Agency Post Online Telephone*	Online

\* Payments can only be made by phone if your account terms permit.

## Important information about identification (ID)

For CHAPS payments requested from a branch, agency or by post we need to see Proof of Name ID. Please see our 'Verifying your Identity' leaflet for more information on ID we can accept. This can be found online at [ybs.co.uk/verifying-your-identity](https://ybs.co.uk/verifying-your-identity) or by using the contact details below.

**If you're sending any ID with a photo or signature through the post then you should send copies and not the originals.**

## Here to help

Call us on 0345 1200 100

### Write to us at:

Yorkshire House  
Yorkshire Drive  
Bradford BD5 8LJ  
Visit [ybs.co.uk](https://ybs.co.uk)

## Glossary of terms

### Standard terminology for payments accounts

Set out below is the UK standard terms and definitions that have been published by the Financial Conduct Authority (FCA) that relate to Yorkshire Building Society Group products and services, to make it easier for you to compare the cost of building society / banking services.

FCA Terms	Definition
<b>Maintaining the account</b>	The account provider operates the account for use by the customer.
<b>Refusing a payment due to lack of funds</b>	The account provider refuses a payment from the customer's account because there is not enough money in it.
<b>Sending money within the UK</b>	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
<b>Receiving money from outside the UK</b>	When money is sent to the customer's account from an account outside the UK.
<b>Cash withdrawal in pounds in the UK</b>	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
<b>Cancelling a cheque</b>	The customer asks the account provider to cancel a cheque that the customer has written.

Further details can be found within the product factsheets that are available at application or on request in branch.

Our printed material is available in alternative formats e.g. large print, braille or audio. Please visit us in branch 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.

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.