

Cash Lifetime ISA (Issue 6)

Account Terms and Conditions

This account might be right for you if you:

- don't need access to your savings until the age of 60, unless it's to buy your first home in the UK with a purchase price up to £450,000
- want to open and manage your account online
- are aged 18-39.

This account will not be right for you if you:

- want to save for your first home and buy within the next 12 months
- are 40 or over
- don't have any spare cash set aside for unexpected bills (an emergency fund)
- want to continue to make payments in from the age of 50.

Summary box – key savings account information

Account name	Cash Lifetime ISA (Issue 6)			
What is the interest rate?	Balance	Annual interest (tax-free)	Monthly interest (tax-free)	Annual Equivalent Rate (AER)
	£1+	3.25%	N/A	3.25%
	<ul style="list-style-type: none">• This account earns interest daily and it's added to the account the day before the anniversary of account opening. There is no monthly interest option available.• Interest cannot be paid into another Skipton account or any other building society or bank account.			
Can Skipton Building Society change the interest rate?	<ul style="list-style-type: none">• Yes, the interest rate is variable, so it can go up or down.• Section 8 of our Savings Account Terms and Conditions explains why we may change the interest rate.• If there is at least £100 in the account, we'll notify you in advance if we intend to reduce the interest rate.			
What would the estimated balance be after 12 months based on a £1,000 deposit?	Opening balance		Estimated balance	
	£1,000		£1,032	
	<ul style="list-style-type: none">• The estimated balance above assumes that:<ul style="list-style-type: none">- the account is opened with £1,000 and starts earning interest straight away- no further deposits or withdrawals are made- the interest is paid annually- the interest is added to this account- there is no change to the interest rates stated.• Estimated balances are for illustrative purposes only. They may be less for accounts opened by debit card or cheque because interest won't be earned until your account receives the deposit.• The government will also pay a 25% bonus on your contributions which isn't included in this estimation. Please see section G which explains more about this.• If you're intending to use your Lifetime ISA for retirement, please see section J which includes further information about what your Lifetime ISA might be worth at age 60.			
How do I open and manage my account?	<ul style="list-style-type: none">• This account is available to UK residents aged 18 to 39. However, if you're not a UK resident, you may still be able to open this account if you meet the government's Lifetime ISA requirements. Please see the Lifetime ISA Declaration on our application form for more details. If you're 40 or over, the account is only available to you if you're transferring from another Lifetime ISA.• To open and manage this account, a valid email address must be provided.• You can open and manage the account through Skipton Online. Once opened, you can also manage your account in the Skipton App. You may be required to set up appropriate security and access measures, and these might differ depending on how you choose to manage the account.• The minimum opening and operating balance for this account is £1. You can't open a new Lifetime ISA from the age of 40, so you must keep at least this amount in the account to keep the account open.• Subsequent payments in can be made from £1.• You can pay in up to your total Lifetime ISA allowance each tax year (currently set at £4,000 per tax year), up to your 50th birthday.• The maximum balance for this account (including government bonus payments) is £1 million.• You must not subscribe to more than one Lifetime ISA in any one tax year.• Joint accounts aren't allowed.			

Can I withdraw my money?	<ul style="list-style-type: none"> Withdrawals or account closures before the age of 60 will normally incur a government withdrawal charge of 25% of the amount withdrawn unless it's to buy your first home. Sections A and B explain why you may get back less than you paid in and exceptions to the government withdrawal charge. If you withdraw by electronic payment this must be made to a UK bank or building society account in your own name. We won't make an electronic payment to any other type of account.
Additional information	<ul style="list-style-type: none"> The Lifetime ISA is a government savings scheme and may change in future. The AER shows what the interest rate would be if interest was paid and added each year. All ISA interest is paid tax-free, which means it's exempt from income tax. Tax rules may change in future. Accounts can be withdrawn from sale at any time and without notice.

Please make sure you read the account's further terms and conditions.

The agreement for your savings account is made up of these terms and the Savings Account Terms & Conditions.

Before opening a savings account, we strongly advise for your own benefit and protection that you read all the terms and conditions, including our Savings Account Terms & Conditions (which are available on request or via our website). This is because you'll be legally bound by them, and we intend to rely on them. If you don't understand any point, please ask for further information.

A - How does the government withdrawal charge affect my savings?

- It's important you only save money in this account you don't need immediate access to (it's advisable to have an emergency fund of 3-6 months' income for unexpected bills) to avoid being charged for withdrawals. Where the government withdrawal charge applies, as well as recovering the 25% government bonus, you'll also lose some of your own savings and will receive back less than you invested. The effect of the full 25% government withdrawal charge is demonstrated in the example below which doesn't include any interest earned:

Your actions	25% withdrawal charge
You open the account with	£4,000
The government bonus is added	£1,000
Total for first year	£5,000
You make a chargeable withdrawal	£5,000
The government withdrawal charge is applied	- £1,250
You receive back	£3,750
You lose this much of your own savings	- £250

B - When doesn't the government withdrawal charge apply?

- You can't withdraw without charge unless:
 - you're diagnosed with a terminal illness
 - you use your Lifetime ISA to buy your first home. Please see the qualifying criteria in **section C**
 - you've reached the age of 60.

C - Qualifying criteria for house purchase

- You can use your Lifetime ISA to help buy your home without paying the government withdrawal charge, as long as the following criteria are met:
 - you made your first payment into your Lifetime ISA at least 12 months before instructing your conveyancer to withdraw from your Lifetime ISA
 - if you're buying with someone else, you can both potentially use a Lifetime ISA if you're both first time buyers. If your partner has previously owned a property, either through buying a house or having a part share in a property for example, they wouldn't be able to use their Lifetime ISA for it without paying the government withdrawal charge
 - the property purchase price must not be more than £450,000
 - the property must be purchased in the UK with a mortgage, but not a Buy to Let mortgage unless you, or your spouse or civil partner, are a UK Crown employee serving overseas and intend to use the property as your main residence in the future. The mortgage must not be a loan from a connected party. A connected party is defined as:

- your spouse or civil partner
 - your relative
 - a relative of your spouse or civil partner
 - the spouse or civil partner of a relative of yours
 - the spouse or civil partner of a relative of your spouse or civil partner.
- you must occupy the property as your main residence immediately on completion, or if you or your spouse/civil partner are a UK Crown employee serving overseas, you must intend to in the future

D - Can I make more than one withdrawal when I come to buy my first home?

- You can make more than one charge-free withdrawal before completion and there's no minimum withdrawal amount. For example, you may have more than one Lifetime ISA and you may need to phase your withdrawals during your house purchase.

E - How do I make a withdrawal to buy a house?

- When you come to buy, you'll need to tell your conveyancer you want to use part or all your Lifetime ISA towards the purchase and provide them with a declaration.
- Your conveyancer also must provide us with a declaration 30 days before completion. It's your responsibility to ensure this is provided, but your conveyancer should do this as part of the buying process.
- Once we receive the appropriate paperwork from your conveyancer, we'll contact you to confirm the request and then pay the amount requested to the conveyancer within 30 days without applying the government withdrawal charge.

F - What happens if my purchase is delayed or falls through?

- If the purchase doesn't complete within 90 days of the withdrawal, your conveyancer must notify us and return the amount withdrawn to a Skipton Cash Lifetime ISA. If this product is no longer available to new customers, the money will be put into a Lifetime ISA from our range available at the time. Alternatively, if the purchase doesn't complete within 90 days of the withdrawal and an extension is required, your conveyancer should contact us to request one.

G - When is the 25% government bonus paid into my account?

- We'll claim the 25% bonus from HMRC on your behalf. HMRC will calculate the bonus based on the contributions you have made each month and pay each month's bonus within 4-9 weeks. The bonus is paid on contributions you make before you reach the age of 50.

H - What happens if my circumstances change and I don't need my Lifetime ISA to buy a home?

- If you start saving for a home but your circumstances change, for example if you inherit a house and you intend to use your Lifetime ISA to save towards retirement instead, you'll need to decide whether this is the best option for you. Please read **sections I and J** which explain the risks of using a Lifetime ISA for retirement savings and which give examples of what your Lifetime ISA savings might be worth at the age of 60.

I - What are the risks of using a Lifetime ISA for retirement savings?

- If you're thinking of using a Cash Lifetime ISA to save towards retirement, you should consider:
 - when you plan to retire
 - what else you're doing to save for retirement (for example, paying into a pension); and
 - whether the money you save in a Cash Lifetime ISA will be enough to meet your needs when you retire.
- Lifetime ISAs are available as a Cash or a Stocks and Shares option. Skipton offers a Cash Lifetime ISA only. Any time your circumstances change you should review whether the type of Lifetime ISA you have is still right for you.
- **A Cash Lifetime ISA may not be the best option for retirement savings.** You might wish to consider investing in a pension, a Stocks and Shares Lifetime ISA, or both. Saving for retirement is usually a long-term commitment. Investing could give you a

better return than a savings account over the long-term (more than five years). But you should be aware that the value of your investment can go down as well as up and you may get back less than you invested.

- If you're employed, you should consider your tax position and whether a workplace pension scheme might be better for you. If you choose to save in a Lifetime ISA instead of a private workplace pension scheme:
 - you may lose the benefit of any employer contributions to that scheme; and
 - it could affect any means-tested benefits you may have been entitled to, now or in the future (as these depend on the amount of income and capital you have, which includes savings).

This information isn't advice. You should seek financial advice if you're thinking of changing your existing pension plans to invest in a Lifetime ISA. If you don't understand the pension and tax rules when you make changes, you may not make the most of your retirement savings. This could mean you don't have enough money to support you when you're retired.

J - What might my Lifetime ISA be worth when I am age 60?

- The following table is designed to help you understand what the value of a Lifetime ISA might be at age 60, depending on the age at which saving starts and assuming the maximum annual subscription at the beginning of each tax year up to age 50 and receipt of the Lifetime ISA government bonus. This is based on the current allowance and bonus levels and assumes they do not change. It may not be relevant if you're saving in a Lifetime ISA for house purchase.
- The estimated figures in columns 4 and 5 are based on standardised rates of return, which may not reflect actual or expected returns for your choice of investment for a Lifetime ISA and include the effect of inflation. They are not based on the rate of interest offered.
- Column 6 shows how inflation (assumed at 2%) and charges could affect the returns from a Lifetime ISA. As the Skipton Cash Lifetime ISA has no management charges, these have not been included; it's worth bearing in mind that charges will normally apply for Stocks and Shares Lifetime ISAs.
- You can use the figures in column 6 to compare the returns from a Lifetime ISA without management charges offering a 5% return to other Lifetime ISAs, or long-term savings products. This may not be representative of the return currently offered by the Skipton Cash Lifetime ISA. If you use our Cash Lifetime ISA to save for your retirement and our rate is less than the 5% used in the illustration, the estimated outcome at age 60 could be significantly less than the figure provided in column 5.

1. Age saving in a Lifetime ISA started	2. Total amount paid in by Lifetime ISA saver/investor	3. Total amount paid in, plus Lifetime ISA government bonus	4. Estimated outcome at age 60 from 0% return	5. Estimated outcome at age 60 from 5% return	6. Charges and estimated inflation would reduce a 5% return to
18	£128,000	£160,000	£95,310	£363,380	3.00%
25	£100,000	£125,000	£79,380	£252,341	3.00%
30	£80,000	£100,000	£66,539	£185,974	3.00%
35	£60,000	£75,000	£52,334	£128,726	3.00%
40	£40,000	£50,000	£36,619	£79,343	3.00%

K - Can I save into both a Lifetime ISA and a Help to Buy ISA?

- Yes, but you can only use the bonus from one of these to buy your first home. The government withdrew Help to Buy ISAs from sale on 30 November 2019, but you'll be able to keep saving into your existing Help to Buy ISA until 30 November 2029. Further information can be found at: <https://www.gov.uk/help-to-buy-isa/how-does-it-work>. We take no responsibility for the accuracy of this information.

L - Can I transfer my existing Help to Buy ISA to a Skipton Cash Lifetime ISA?

- Yes. We reserve the right to withdraw this facility at any time. If this happens, we'll contact any customers we have received the transfer document from to explain the options available. Any payments into, or interest added, to your Help to Buy ISA which you transfer to a Lifetime ISA will be treated as part of your annual £4,000 Lifetime ISA allowance.

M - Does a Lifetime ISA allow flexible withdrawals?

- No, Lifetime ISAs don't offer flexible withdrawal facilities. If you make a withdrawal, the 25% government withdrawal charge will be applied, unless one of the exceptions in **section B** applies.

N - What if I take a Skipton mortgage?

- Subject to our normal affordability assessment and lending criteria at the time, Skipton Cash Lifetime ISA customers who are buying their first home with a Skipton mortgage will be eligible for a £250 cashback once the house purchase has completed.
- This offer is only valid for Skipton first time buyer mortgages completing from 6 April 2018 to 30 June 2027.
- Cashback will be paid for new mortgages where at least one of the applicants is a Skipton Cash Lifetime ISA customer buying their first home.
- If the mortgage is in joint names and with another Skipton Cash Lifetime ISA holder, only one cashback amount will be paid.
- Cashback will only be available once.
- You could lose your home if you don't keep up your mortgage repayments.**

Important information about ISAs

The Financial Conduct Authority is a financial services regulator. It requires us, Skipton Building Society, to give you important information to help you decide whether our Cash Lifetime ISA is right for you. You should read this document carefully so that you understand what you're buying, and then keep it safe for future reference.

How much can I save in an ISA?

- The government currently sets a tax-free allowance that you can save in Individual Savings Accounts (ISAs) each tax year; 6 April – 5 April. The allowance is currently set at £20,000 per tax year.
- From 6 April 2024, you can split your ISA allowance however you like between:
 - Cash ISAs
 - Stocks and Shares ISAs
 - Innovative Finance ISAs
 - a Lifetime ISA (if you're eligible. Maximum subscription is currently set at £4,000 per tax year).

This means you will be able to pay into more than one of each type of ISA in the same tax year (with the exception of Lifetime ISA, where you can only pay into one per tax year) as long as you don't go over the maximum overall limit.

Here are some examples of how you could do this:

Example	Cash ISAs		Stocks and Shares ISAs	Innovative Finance ISAs	Lifetime ISA	Total
	Fixed Rate	Easy Access				
1	£8,000	Nil	£6,000	£6,000	Nil	£20,000
2	£5,000	Nil	£11,000	Nil	£4,000	£20,000
3	£10,000	£6,000	Nil	Nil	£4,000	£20,000

Can I transfer my existing ISA to a Skipton Lifetime Cash ISA and stay tax-free?

- Simply log in to Skipton Online to get started. Alternatively, speak to us at your local branch.
- If you want to transfer your savings from another type of ISA into a Lifetime ISA, you can only transfer up to the £4,000 annual allowance. The table below shows how current and previous years' ISA allowances are treated.
- Please see **section L** for information on transferring from a Help to Buy ISA.

Type of subscription/payment	Will it count towards my annual ISA allowance?	Will it count towards my annual Lifetime ISA allowance?
Transfer of previous year's ISA savings into a Lifetime ISA	No	Yes
Transfer of current year's ISA savings into a Lifetime ISA	Yes (when initially paid into an ISA which is not a Lifetime ISA)	Yes (on transfer)

- Within 10 business days of receiving your transfer instruction, we'll send it to your current ISA provider and tell them we'll accept the transfer.
- Once they've transferred your money to us along with the information we need, we'll add the money into your Lifetime ISA within three business days.
- We'll backdate the interest to whichever is soonest; either:
 - the date on the cheque from your current ISA provider, or
 - 30 business days after we've received your instruction.
- A transfer to a Lifetime ISA can take up to 30 days from when the transfer request is received by the existing ISA provider.
- If you choose to be updated by text message on how your ISA transfer is progressing, we'll send you a message when the transfer request has been input on our system and to confirm when we've received the money from your current ISA provider.

Can I transfer my Skipton Cash Lifetime ISA to another provider and stay tax-free?

- If you wish to transfer your account to another Lifetime ISA provider, please contact your new provider. Once we receive a transfer instruction from them, we'll transfer your account by the date you choose or within 30 business days, whichever is later. Your savings will remain tax-free (providing the transfer is in accordance with ISA Regulations).
- If you wish to transfer your Lifetime ISA to an ISA of another type, the 25% government withdrawal charge will apply to the amount transferred. If you transfer current year's Lifetime ISA allowance to a different type of ISA, you'll not be able to pay into another Lifetime ISA during the same tax year.

Can I cancel my account?

- Yes, from account opening, you have 30 days to notify us (in writing, in branch or by phone). We'll refund your money or transfer your funds to another account with Skipton or another provider without penalty or charge, plus any interest earned from the date of account opening.
- If you open the account with money previously held in an ISA, and you subsequently cancel your account, your funds will not lose their ISA status, as long as your transfer them to another ISA.
- If you open the account with money not previously held in an ISA, and you subsequently cancel your account, your cancelled Lifetime ISA won't count as a Lifetime ISA subscription, and you'll be able to subscribe into another Lifetime ISA during the same tax year, if you're still eligible. Any interest that you've earned during this period will be paid gross, which means no tax is deducted. It's your responsibility to pay any tax due, based on your individual circumstances.

What if I'm new to Skipton?

- We'll require your National Insurance number, confirmation of address and some form of identification to open the account. If you're on the electoral roll for your current address, we may be able to verify your identification electronically. To do this, please call 0345 850 1722 and we'll let you know straight away if you've passed our checks.
- If we can't verify your identity electronically or you're not registered on the electoral roll, you'll need to provide proof of identity as set out in our 'Proving your Identity' document or at skipton.co.uk/identity.

Further terms and conditions for our Cash Lifetime ISA

1 Opening and managing your account

- 1.1 This account must be in your own name and not be held for the benefit of anyone else, including being used as security for a loan.

- 1.2 We'll operate the account in accordance with government legislation and HMRC regulations and guidance.
- 1.3 We'll satisfy ourselves that anyone we delegate our functions and responsibilities to under the terms agreed is competent to carry them out.
- 1.4 We must receive your completed application including declaration before the product is withdrawn from sale. If we don't receive this your application will be cancelled.
- 1.5 The account opening date is the date that we receive your first payment and is the date your 12-month period starts if you want to make a withdrawal for a first home purchase. You won't be able to make a payment in until we've received your completed application, including declaration.
- 1.6 If we don't receive your first payment or request for an ISA transfer in, provide any ID required or if your details don't match with HMRC records and you don't correct them, within 60 days of application, the application will be cancelled, and your account won't be opened, and you won't have subscribed to a Lifetime ISA in the tax year.
- 1.7 If you're applying and are approaching your 40th birthday, please make sure you pay into the account before you turn 40 to ensure you don't miss qualifying for your Lifetime ISA.
- 1.8 No passbook will be issued for this account.
- 1.9 If you breach the ISA Regulations or become bankrupt, we may have to void your account. If this happens, we'll notify you. You may then have to pay tax on the interest earned. Where you've made payments which breach ISA regulations, we'll attempt to return payments to you. Where, after making reasonable efforts, we've not been able to return those funds, we may open a new easy access non-ISA account with a variable rate of interest to place those funds into.
- 1.10 If you cease to be eligible for an account that can be operated online, we'll change your account to a suitable alternative account.
- 1.11 If HMRC rejects an application for a bonus payment, it'll set out its reasons and we'll inform you within 14 days of notification from HMRC. You may apply to HMRC within 90 days asking them to reassess their decision. If you're successful, HMRC will ask us to reapply for the bonus.
- 1.12 If a government bonus has wrongly been paid, or a government withdrawal charge has not been applied when it should have been, HMRC can recoup the amount from you. If instructed by HMRC, we're obliged to recoup the amount due to the HMRC from your account.
- 1.13 If you die, interest due up to the date of death will be paid. From the date of death, the account will transfer to a new easy access Cash ISA with a variable rate of interest and no online access. It will be dealt with in accordance with HMRC regulations and guidance, and we'll advise your personal representatives of the new rate and terms of the account.

2 Making payments into the account

- 2.1 You can make payments into your account by:
- electronic payment from another UK bank or building society by Faster Payments, CHAPS, BACS or standing order
 - we don't accept any Direct Debit payments into this account
 - the first payment into the account can't be by standing order, however later payments can be made this way
 - internal transfers from another Skipton Building Society account
 - this is subject to any notice period or other restrictions that the account has on withdrawals
 - please contact us if you wish to transfer from a Skipton account that doesn't have online access
 - transfer ISA savings in from other ISAs via our ISA transfer service
 - debit card
 - cash, in branch only
 - the first payment into the account can't be by cash, however later payments can be made this way
 - you'll need to provide photographic identification for the first cash payment, details are set out in our 'Proving your Identity' document or at skipton.co.uk/identity
 - cheque, by post to our principal office or at any branch
 - the first payment into the account can't be by cheque, however later payments can be made this way.

3 Savings account limits

- 3.1 All payments into the account are subject to account minimum and maximum amounts. You can't pay more money into the account than the maximum balance. The limit can only be exceeded with any interest added. If you make a payment into your account which will take it over the maximum balance, or the account doesn't meet the minimum opening or operating balance, we'll return the money to its source automatically.
- 3.2 £5 million is the maximum amount any one saver can hold across all their Skipton Building Society savings accounts. For joint accounts, we'll treat the total balance held within it as if it's split equally between each of the account holders for the purpose of calculating this balance only. For example, if you're one of two account holders on a joint account containing £1 million, £500,000 of that will count towards your personal limit. This means you can save up to £4.5 million in any other Skipton Building Society account(s).

4 Withdrawals and closures

- 4.1 You can withdraw from or close your account at any time.
- 4.2 Withdrawals are subject to the minimum operating balance, and we'll cancel any withdrawal that exceeds your cleared balance.
- 4.3 Withdrawals are also subject to the government withdrawal charge (if applicable). If the government withdrawal charge applies, this will be deducted from the amount withdrawn.
- 4.4 If you're diagnosed with a terminal illness and are expected to have less than 12 months left to live, unlimited withdrawals may be made without the government withdrawal charge if we've received written evidence from a UK registered medical practitioner (or equivalent if living overseas).
- 4.5 See **section E** for details of how to make a withdrawal to buy a house. You can make a non-house purchase withdrawal or closure request by initiating a web chat. If a government withdrawal charge applies, we'll need you to confirm your acceptance of the charges as the withdrawal or closure will not take place until we receive your confirmation. You can then withdraw or close the account by:
- electronic payment to another UK bank or building society (but not Direct Debit).
 - to up to two nominated UK bank or building society accounts in your name. We won't make an electronic payment to any other type of account.
 - online withdrawals by Faster Payment over £50,000 need authorisation. To do this, please call us on 0345 850 1722 within five days of your online withdrawal request. The authorisation limit for online withdrawals by Faster Payment can change. You can find the most up-to-date limit on our website or by contacting us.
 - transfer to another Skipton Building Society account in your name.
 - this is subject to the terms and conditions of that account.
 - ISA transfer to another provider via our transfer service.
- 4.6 If you instruct us to close your account for a reason other than to buy your first home, all the money in your account together with interest earned and the government bonus (but minus the government withdrawal charge where this applies), will be paid to you by the date you choose or within five days business days of receiving your request, whichever is later. You won't be able to replace the amount withdrawn in the future. Electronic withdrawal or closure requests received after 8:00pm (3:30pm for requests over £100,000) on a business day or received on a non-business day will be treated as if they were received by the Society the next business day. Therefore, your savings will continue to earn interest until the next business day. Business days exclude Saturday, Sunday and bank holidays. See **section E** for timescales relating to withdrawals for a first house purchase.
- 4.7 If at any time you believe a government withdrawal charge has been wrongly made, you may apply within four years of the charge being made to HMRC for a refund of the charge.

5 Non-payment accounts

- 5.1 This account is not a payment account for the purposes of the Payment Services Regulations 2017. It is a savings account and must not be used for multiple monthly transactions like current accounts.

6 Membership rights and the Society's Rules

- 6.1 This account is a share account, which means you'll become a shareholding member of Skipton Building Society. You'll be bound by the Rules of Skipton Building Society (also called our 'Rules'). Copies of our Rules are available on request.

7 Statements

- 7.1 Any electronic payment statements or annual statements will be provided online only.

The Financial Services Compensation Scheme

This account is covered by The Financial Services Compensation Scheme. For more information, please call us on 0345 850 1722, ask in branch or visit [skipton.co.uk/FSCS](https://www.skipton.co.uk/FSCS).

If you're not happy with our products or services

We have an internal complaints procedure. For more information, please call us on 0345 850 1722, ask in branch or visit [skipton.co.uk](https://www.skipton.co.uk). Also, the Financial Ombudsman Service provides a free and independent service for consumers and can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 or visit [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk).

Skipton Building Society is a member of the Building Societies Association. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under registration number 153706, for accepting deposits, advising on and arranging mortgages and providing Restricted financial advice. Principal Office, The Bailey, Skipton, North Yorkshire BD23 1DN.