



We're closing our Frinton on Sea agency on 29 August 2025

 **147 Connaught Avenue,
Frinton on Sea, Essex, CO13 9AH**

 **01255 676565**



Why is this agency closing?

YBS have decided to close this agency and agreed with the proprietor that it will close on Friday 29 August 2025 at 12 noon. After careful consideration and review of customer usage, YBS has decided not to replace the agency in this location.

We understand this is disappointing for customers.

How are we supporting our customers?

We'll be contacting customers who we already know may require extra support by telephone in the coming weeks to ensure the letter has been received and understood. We will also discuss any further support they may require in managing their accounts moving forward.

YBS colleagues and agency staff have received additional training to support customers through the change

Customers who feel they may need further support, and are not contacted by us, can get in touch by either visiting this agency, another YBS location, or contacting us on one of the numbers listed below.

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.

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. ybs.co.uk

Who have we contacted?

We've contacted all customers who:

- Have an account that was opened at this agency
- Customers who have opened their account at another YBS outlet but live within 20 miles and have transacted at this agency within the last 12 months.

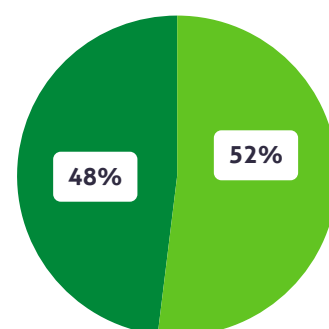
Why are we not replacing the agency?

YBS has reviewed customer demand and has identified that 2291 customers have an account that was opened at this agency.

Of the accounts opened at this agency, 48% of customers have not transacted within the last 12 months.

This information is accurate as of 30.04.25

Frinton on Sea customers in the last 12 months

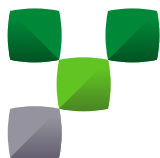


■ Transacted ■ Not transacted

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Alternative YBS Branches or Agencies

Ipswich Branch

60/62 Tavern Street, Ipswich, Suffolk IP1 3AJ
Tel: 01473 365965



25-30 miles*
from Frinton on Sea

Woodbridge Branch

26 Thoroughfare, Woodbridge, Suffolk, IP12 1AQ
Tel: 01394 744739



40 miles*
from Frinton on Sea

Maldon Agency

83 High Street, Maldon, Essex, CM9 5EP
Tel: 01621 855666



40 miles*
from Frinton on Sea

* Distance and travel times may vary depending
on method of transport and time of day.

Opening times can be found on our website.

Access to cash

We have considered the Financial Conduct Authority (FCA) access to cash requirements.

YBS customers can access their accounts in the YBS locations listed above.

In Frinton on Sea, there are other financial providers that provide customers with an alternative for access to cash. **(Please note YBS customers cannot transact on their YBS accounts with these providers).**

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Ways to manage your accounts

There are many 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 funds to your savings account(s) using a debit card*
- Transfer between your savings accounts with YBS or to external savings accounts by Faster Payments*
- Update your personal details*
- See details of your current mortgage including interest rate(s) and monthly payments
- Switch to a new mortgage deal online when your current mortgage deal ends
- Send us a secure message at any time and we'll respond as soon as possible.

*Subject to account terms and conditions

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.

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Mobile Savings App

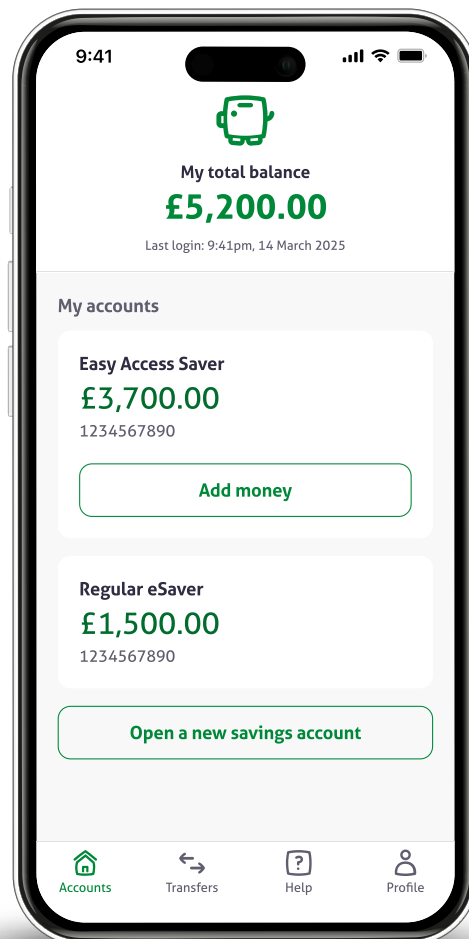
Once you've registered online you can download our mobile savings app and connect your savings account. You can view your balance and transactions and do many of the things you can with YBS online banking, whenever and wherever you need it.

For more information and a guided tour of the app visit ybs.co.uk/savings-app

In Branch/Agency

For those times when you need to talk face-to-face, you can call into any YBS branch or agency across the UK and be assured of the same great service.

Find details of all our branches and agencies at ybs.co.uk/branchfinder



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Over the phone

You can call us and choose to carry out some automated transactions for some services (please see below) or speak to one of our colleagues.

For more details call us on **0345 1200 100**.

Please check ybs.co.uk for our opening hours as times may change.

For Mortgages:

- Ask about your balance
- Amend payment details
- Confirm product details

For Savings:

- Ask about your balance
- Confirm product details
- Update some personal details

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