

Your Ecology mortgage

Summary of changes to our
mortgage conditions

for England and Wales/Northern Ireland/Scotland

With effect from 1 April 2020



Summary of changes to mortgage conditions

We're updating our mortgage conditions.

We're making a number of updates to our mortgage conditions to make sure that they reflect our current service and any recent changes in law. These changes are being made across each of our three mortgage conditions:

Mortgage conditions: England and Wales

Mortgage conditions: Northern Ireland

Mortgage conditions: Scotland

This booklet summarises the key changes that we are making. In addition to these, we're also making minor changes to the wording and structure of certain conditions to help to clarify and simplify them.

Please read this summary carefully. Should you have any questions, someone from our Mortgage Team will be happy to help. You can contact the team on 01535 650 770 or email mortgages@ecology.co.uk.

These changes will take effect from 1 April 2020. The updated mortgage conditions are available on our website at ecology.co.uk/mortgages/brochures. If you wish to receive a paper copy, please contact the Mortgage Team.

The section/condition that has been changed	What is the text that has been affected by the change?	How will it be worded differently (or otherwise changed) from 1 April 2020	Reason for the change
<i>References throughout</i>	Condition numbering	Condition numbers have been updated where necessary to reflect any new numbering.	To reflect any new numbering.
1. Interpretation			
Condition 1.3	<p>“offer” has the following meanings –</p> <ul style="list-style-type: none"> when applied to the loan, the offer means the mortgage offer by which we offered to make the loan to you; when applied to any further loan, the offer means the further loan offer by which we offered to make the further loan to you; in the case of a regulated agreement, the offer means any loan agreement in which the mortgage is specified as security for the loan and the money you owe us; your offer may consist of more than one document; in every case, references to the offer include any changes we make to the offer terms before we lend you the money, and any changes which you and we agree after that;’ 	<p>“offer” has the following meanings –</p> <ul style="list-style-type: none"> when applied to the loan, the offer means the mortgage offer by which we offered to make the loan to you, including any mortgage illustration and special conditions referred to in it; when applied to any further loan, the offer means the further loan offer by which we offered to make the further loan to you, including any mortgage illustration and special conditions referred to in it; your offer may consist of more than one document; in every case, references to the offer include any changes we make to the offer terms before we lend you the money, and any changes which you and we agree after that;’ 	To simplify the definition and explain that the mortgage offer also includes any mortgage illustration and special conditions referred to in it.

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2. Provisions for payment			
New condition 2.5	n/a	<p><i>The following condition is new and now forms condition 2.5:</i></p> <p>‘If we allow you to pay your mortgage (or any part of it) on an interest-only basis, you must repay the loan (or any part of it subject to an interest-only scheme) and any expenses and charges at the end of the repayment period. There is further provision regarding interest-only schemes at condition 19.’</p>	A new condition to enhance clarity and to explain how interest-only mortgages must be repaid at the end of the repayment period.
3. Interest			
Condition 3.4	<p>‘We may at any time alter the method by which we calculate and charge interest by giving you notice. The alteration will apply from the date stated in the notice, which will not be earlier than the date when we give the notice. We may make the alteration for any of the following reasons –</p> <p>(a) to reflect any change in the law or any decision by a court or an ombudsman;</p> <p>(b) to reflect a change in regulatory requirements or the provisions of any code of practice with which we intend to comply;</p> <p>(c) to reflect changes in our computer systems;</p> <p>(d) where it is reasonable for us to conclude that the alteration will not be to your disadvantage.’</p>	<p>‘We may at any time change the method by which we calculate and charge interest by giving you personal notice. The alteration will apply from the date stated in the notice, which will not be earlier than the date when we give the notice. We may make the alteration for any of the following reasons –</p> <p>(a) to respond to changes in the law or the decisions of a court or ombudsman;</p> <p>(b) to respond to changes to relevant regulatory requirements;</p> <p>(c) to respond to new or amended statements or codes of practice designed to enhance consumer protection;</p> <p>(d) where it is reasonable for us to conclude that the alteration will not be to your disadvantage.</p> <p>Any change that we make under this condition 3.4 will be proportionate to the reason(s) we have for making the change.’</p>	<p>Additional wording to clarify that:</p> <ul style="list-style-type: none"> • We will provide personal notice to borrowers of any changes to how interest is calculated and charged; and • Any changes made under this condition will be proportionate to the reasons we have for making the change.

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Condition 3.5	n/a	<p><i>The following condition is new and now forms condition 3.5:</i></p> <p>‘Interest will continue to be charged at the interest rate:</p> <p>(a) even if we get a court order against you for payment of some or all of the money you owe us; and</p> <p>(b) if the repayment period ends before you have repaid all of the money you owe us.’</p>	A new condition to explain the scenarios in which interest will continue to be charged.
4. Changing the interest rate			
Condition 4.4	‘We may reduce the interest rate at any time.’	‘We may reduce the interest rate at any time without advance notice, but we will inform you at the earliest opportunity’.	New text to clarify that we will inform you of any reduction to the interest rate at the earliest opportunity.
Condition 4.5	<p>‘We can change the interest rate (unless specified as a fixed rate in the offer) for any of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future) –</p> <ul style="list-style-type: none"> • to respond to changes in the Bank of England base rate, or mortgage or investment rates generally; • to respond to changes in the law or the decisions of a court or ombudsman; • to meet relevant regulatory requirements; • to respond to new (or changes to) statements or codes of practice designed to enhance consumer protection;[...] 	<p>‘We can also change the interest rate for any of the following reasons (which may relate to circumstances existing at the time or those which are expected to apply in the near future) –</p> <ul style="list-style-type: none"> • to respond to changes in the Bank of England base rate; • to respond to changes in the law or the decisions of a court or ombudsman; • to respond to changes to relevant regulatory requirements; • to respond to new or amended statements or codes of practice designed to enhance consumer protection;[...] 	To clarify the instances in which interest rates may be changed.
Condition 4.5	n/a	<p><i>The following new text has been added to Condition 4.5:</i></p> <p>‘Any change that we make under this condition 4.5 will be proportionate to the reason(s) we have for making the change.’</p>	To clarify that, where interest rates are changed, such changes will be proportionate to the reasons we have for making the change.

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Condition 4.7	'We will give you personal notice to tell you about a change, and to notify you of your revised monthly payment . Whether the change is an increase or a decrease, this notice will be given in reasonable time before it takes effect.'	'We will give you personal notice of a change under condition 4.5 a reasonable time before it takes effect.'	To simplify the explanation.
Condition 4.9	'In addition to the reasons for changing the interest rate set out in condition 4.5 , we may change the interest rate for any other valid reason. If we increase the interest rate for a reason not set out in condition 4.5 , we will (in the notice we give you under condition 4.7) tell you that the change is to be made under this condition 4.9 . In this case, you will have 120 days from the date of the notice in which you can repay the money you owe us without having to pay any early repayment charge . If you do repay within this period, you will not have to pay the increase in the interest rate specified in the notice.'	<i>This text has been deleted.</i>	This condition has been deleted to ensure fairness to our borrowers.
5. Changing the monthly payment			
Condition 5.2(a)	'to reflect a change in the interest rate under condition 4 .'	'to reflect a change in the interest rate under the offer or condition 4 .'	To clarify that interest rates may also be varied to reflect a change in the interest rate under the offer.
Condition 5.2	n/a	<i>The following new text has been added to condition 5.2:</i> 'Any change that we make under this condition 5.2 will be proportionate to the reason(s) we have for making the change.'	New text to clarify that any changes to the monthly payment will be proportionate to the reasons we are making the change.

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Condition 5.3	<p>Even though we have the right to change the monthly payment under condition 5.2 we may, subject to the terms of the offer, agree –</p> <p>(a) to postpone any such change to a later date; or</p> <p>(b) to review your payments periodically (for example annually)</p> <p>in either case taking into account at such time or times the effect of any changes to the interest rate or to the amount of the money you owe us which may have occurred in the meantime. If we do this, we will give you notice of any resulting change to your monthly payment in accordance with condition 5.1.</p>	<p><i>This text has been deleted and replaced with the following new text:</i></p> <p>‘We will review your account annually to determine whether the monthly payment should be changed under conditions 5.1 and 5.2(c) to provide for repayment of any expenses.’</p>	<p>New text to explain how we will review your account annually to determine whether any changes to your monthly payment are required to provide for repayment of any expenses.</p>
New condition 5.4	n/a	<p><i>The following new text has been added and forms the new condition 5.4:</i></p> <p>‘We will not include any arrears balance in the recalculation of the monthly payment following any of the events listed at condition 5.2 (a) – (g). Instead, you are required to contact us to make a separate arrangement to ensure that any arrears balance (which will attract interest at the interest rate) is repaid within a reasonable timeframe. You should make contact with us to make this separate arrangement as soon as the mortgage falls into arrears.’</p>	<p>A new condition to clarify that separate arrangements should be made to ensure that any arrears balance is repaid within a reasonable timeframe.</p>
New condition 5.5	n/a	<p><i>The following new text has been added and forms the new condition 5.5:</i></p> <p>‘Charges and expenses, including those incurred due to arrears, are included in the recalculation of the monthly payment.’</p>	<p>A new condition to clarify that the recalculation of the monthly payment includes charges and expenses incurred.</p>

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7. The rules			
Condition 7	n/a	<p><i>The following new text has been added to condition 7:</i></p> <p>‘However, only the first named borrower will have borrowing membership rights e.g. voting rights.’</p>	New text to clarify that only the first named borrower will have voting rights.
9. Provisions concerning the property			
Condition 9.1(g)	n/a	<p><i>The following new text has been added to condition 9.1:</i></p> <p>‘tell us about any significant dispute affecting the property or any lease of the property.’</p>	New text to clarify that borrowers should inform us of any significant dispute affecting the property.
Condition 9.2	<p>‘Until the mortgage has come to an end you must NOT do any of the following in relation to the property unless we have agreed in writing that you can –</p> <p>(a) make any structural alterations to the property; [...]’</p>	<p>‘Until the mortgage has come to an end you must NOT do any of the following in relation to the property unless we have agreed in writing that you can –</p> <p>(a) make any structural alterations to the property, demolish it or change its use; [...]’</p>	New text to clarify that the demolition or change in use of the property must be agreed by us in writing.
Condition 9.2 (c) of the Northern Ireland conditions only	<p>‘Until the mortgage has come to an end you must NOT do any of the following in relation to the property unless we have agreed in writing that you can –</p> <p>[...] (c) allow anything to be done at the property which is treated as a development under The Planning (NI) Order 1991; [...]’</p>	<p>‘Until the mortgage deed has been released you must NOT do any of the following in relation to the property unless we have agreed in writing that you can –</p> <p>[...] (c) allow anything to be done at the property which is treated as a development under the Planning Act (Northern Ireland) 2011 and the Planning (General Permitted) Development Order (Northern Ireland) 2015; [...]’</p>	To update the reference to applicable legislation.

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Condition 9.2	‘[...] We will not unreasonably refuse a request from you to do something under condition 9.2 (apart from 9.2(h)), but we may require a charge or additional interest to be paid as a condition of giving our consent. The amount of any charge may be set out in the tariff . If it is not, we will set the charge or additional interest at a reasonable amount in the light of the circumstances in question.’	‘[...] We will not unreasonably refuse a request from you to do something under condition 9.2 but we may require a charge or additional interest to be paid as a condition of giving our consent. The amount of any charge may be set out in the tariff . We will set the amount of any charge not set out in the tariff , and any additional interest we require you to pay, at a level which is proportionate having regard to any additional costs we will (or are likely to) incur and any new or increased risks to the property .’	To clarify that any amount charged that is not set out in the tariff will be proportionate to any additional costs we will incur and any new or increased risks to the property.
12. Insurance			
Condition 12.1	‘Subject to the terms of the offer , you may insure the property on the following terms – (a) you must keep the property insured under a comprehensive buildings insurance policy for the amount of the current rebuilding cost ; (b) you must pay the premiums on time; (c) you must pay the premiums when due and provide us with evidence that you have paid the premiums, as and when we reasonably request it. However, we are not under any obligation to you to check that your policy is in force nor are we under any obligation to check the adequacy of the insurance; (d) any excess specified in the policy must not be more than is reasonable; (e) we reserve the right to approve your choice of insurer.’	‘Subject to the terms of the offer and condition 12.2 , you must insure the property as follows – (a) you must make sure that the cover under the insurance is adequate at all times; (b) you must keep the property insured under a comprehensive buildings insurance policy for the amount of the current rebuilding cost ; (c) you must pay the premiums when due and provide us with evidence that you have paid the premiums, as and when we reasonably request it. However, we are not under any obligation to you to check that your policy is in force nor are we under any obligation to check the adequacy of the insurance; (d) any excess specified in the policy must not be more than is reasonable; (e) we reserve the right to require that we approve your choice of insurer (but we will not unreasonably withhold our approval).’	Additional text to explain the terms on which you must insure the property and clarify that we will not unreasonably withhold our approval of your choice of insurer.
Condition 12.3 (previously condition 12.2)	‘If you do not insure the property under condition 12.1 , or if you do not keep to the terms set out in that paragraph, we may insure the property on the following terms – [...]’	‘If you do not insure the property under condition 12.1 or the property is not insured as described in condition 12.2 , or if you do not keep to the terms set out in those paragraphs, we may insure the property as follows – [...]’	Additional text to clarify that we may insure the property where held by lease if it is not insured as described in Condition 12.2.

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13. Our rights and remedies			
Condition 13.4 (condition 13.2 in the Scottish conditions)		<p><i>Two additional sub-points (which form sub-points d and f in the England and Wales conditions and the Northern Ireland conditions, and c and e in the Scotland conditions) have been added to this condition:</i></p> <p>‘At any time after the money you owe us has become immediately due and payable under condition 15, we may do any of the following – [...]</p> <p>(d) let the property, furnished or unfurnished, at such a rent and on such terms as we reasonably think fit or bring any letting of the property to an end;</p> <p>(f) employ agents [or workmen*] to assist in doing the things referred to in this condition 13.4[**].’</p> <p>* Text within brackets appears in England and Wales conditions and Northern Ireland conditions only.</p> <p>**The condition referred to here as 13.4 is referred to as 13.2 in the Scottish conditions.</p>	New text to explain our rights when the money you owe us becomes immediately due and payable under Condition 15.

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Condition 13.5 (Condition 13.3 in the Scottish conditions)	<p>‘We may enter the property at any reasonable time –</p> <p>(a) to inspect it;</p> <p>(b) to do any work which is needed to put right any failure of yours to keep to these conditions.</p> <p>If we enter the property under this paragraph, it does not mean that we have accepted the legal responsibilities of a mortgagee in possession.’</p>	<p>‘We may enter the property at any reasonable time (whether or not the money you owe us has become due and payable) –</p> <p>(a) to inspect it;</p> <p>(b) to do any work which is needed to put right any failure of yours to keep to these conditions.</p> <p>We will only exercise our rights under this condition 13.5[*] if we reasonably believe there is a risk of damage to the property and/or that we might suffer loss if we were to realise our security. If we enter the property under this condition 13.5 [*], it does not mean that we have accepted the legal responsibilities of a mortgage lender[**] in possession.’</p> <p>* The condition referred to here as 13.5 is referred to as 13.3 in the Scottish conditions.</p> <p>** The text mortgage lender is replaced with heritable creditor in the Scottish conditions.</p>	<p>Additional text to clarify that, should we enter the property, we would only exercise our rights if we reasonably believe there is a risk of damage to the property and/or that we would suffer loss if we were to realise our security.</p>
Condition 13.6 (Condition 13.4 in the Scottish conditions)	<p>‘Where condition 13.7[*] applies, our statutory and other powers are extended so as to allow us to do any of the following –</p> <p>(a) repair or improve the property; [...].’</p> <p>* The condition referred to here as 13.7 is referred to as 13.5 in the Scottish conditions.</p>	<p>‘Where condition 13.7[*] applies, our statutory and other powers are extended so as to allow us to do any of the following –</p> <p>(a) repair, alter or improve the property, as we reasonably think fit, in order to preserve the property or protect our security; [...].’</p> <p>*The condition referred to here as 13.7 is referred to as 13.5 in the Scottish conditions.</p>	<p>Additional text to clarify that we may repair, alter or improve the property, as we reasonably think fit, in order to preserve the property or protect our security.</p>

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14. Redeeming your mortgage			
New condition 14	n/a	<p><i>The following new text has been added and forms the new condition 14:</i></p> <p>‘14. Redeeming your mortgage</p> <p>14.1 Subject to condition 14.2, you may pay off the mortgage at any time by repaying the money you owe us (together with interest up to the date of repayment and including any expenses or charges) and any early repayment charges specified in the offer.</p> <p>14.2 We may require you to repay all other mortgages you have with us (other than any which are regulated agreements under the Consumer Credit Act 1974) before we release the security given to us by the mortgage. Section 93 of the LPA (which might otherwise prevent us from insisting on this) will not apply.</p>	A new condition to explain your right to redeem your mortgage, and that we may require you to repay all other mortgages you have with us before we release the security.
15. Instances in which the money you owe us becomes immediately payable			
Condition 15.1 (previously condition 14)	<p>‘The money you owe us will become immediately payable –</p> <p>(a) if you are more than two months late in paying any money under the mortgage;</p> <p>(b) you break any other term of the mortgage and fail to put it right within 30 days of our giving you written notice to do so;</p> <p>(c) if –</p> <ul style="list-style-type: none"> • someone presents a bankruptcy petition against you; • you enter into a voluntary arrangement or a deed of arrangement; • you apply for an interim order; <p>(d) if the property is compulsorily purchased or requisitioned; [...]</p>	<p>‘The money you owe us may become immediately payable as a result of the following events –</p> <p>(a) if you are two or more months late in paying any sums due under the mortgage which add up to or exceed two monthly payments;</p> <p>(b) you fail to comply with any other term of the mortgage in a respect which creates a new or increased risk of damage to the property and/or that we would suffer loss if we were to realise our security and you do not put your failure right within 30 days of our giving you personal notice of it;</p> <p>(c) if –</p> <ul style="list-style-type: none"> • a bankruptcy order is made against you; • you enter into a voluntary arrangement or a deed of arrangement; • you apply for an interim order; <p>(d) if the property is compulsorily purchased or requisitioned by any authority legally entitled to do so; [...]</p>	Additional text to clarify the events which may cause the mortgage to become immediately payable.

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16. Our powers in possession			
Condition 16.2 of the Scottish conditions (previously condition 15.2)	‘When this condition applies – [...] (b) if we take possession of the property , we may remove, store and/or dispose of any furniture, personal items or animals in it. There is no obligation upon us to notify you before we do this. You will be responsible for any expenses we reasonably incur. We will not be responsible for any loss caused to you, providing we take such care as is reasonable in the circumstances. This power does not give us any interest in, or security over, furniture, personal items or animals;’	‘When this condition applies – [...] (b) if we take possession of the property, we may remove, store and/ or sell any furniture, personal items or animals in it. We will notify you before we do this. You will be responsible for any expenses we reasonably incur. We will account to you for any sale proceeds we receive (after deducting our reasonable expenses), but otherwise we will not be responsible for any loss caused to you, providing we take such care as is reasonable in the circumstances. This power does not give us any interest in, or security over, furniture, personal items or animals;’	Additional text to clarify that we will account to you for any sale proceeds we receive (after deducting our reasonable expenses) where we have taken possession of the property.
17. Transfer of the mortgage			
Condition 17.1 (previously condition 16.1)	‘We may transfer some or all of our rights under the mortgage to another person at any time. We will only transfer our rights if – (a) the other person agrees to exercise the transferred rights in accordance with a statement of policy which we approve before the transfer; and (b) we reasonably think that the policy described in the statement is no less favourable to you than the policy we were following before the transfer’.	‘We may transfer, charge or otherwise dispose of, at law and/or in equity, some or all of our rights under the mortgage in favour of a third party at any time. We will only transfer our rights if – (a) the third party agrees to exercise the transferred rights in accordance with a statement of policy which we approve before the transfer; and (b) we reasonably think that the policy described in the statement is no less favourable to you, to any material extent, than the policy we were following before the transfer’.	Additional text to clarify the instances in which we may transfer, charge or otherwise dispose of some or all of our rights under the mortgage in favour of a third party.

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19. Interest-only schemes			
New condition 19.4	n/a	<p><i>The following new text will be added and will form the new condition 19.4</i></p> <p>‘We may cancel an interest-only mortgage to a repayment mortgage during the repayment period if –</p> <ul style="list-style-type: none"> • you do not keep up with payments under any arrangements intended to ensure that you will be able to repay the capital, and that failure jeopardises your ability to carry out your repayment strategy effectively; or • we have any other reasonable grounds to believe that the arrangements intended to ensure that you will be able to repay capital will not be effective. <p>Before we convert your interest-only mortgage to a repayment mortgage under this condition 19.4, we will give you personal notice giving you 56 days to put the problem right. If you do so, we will not convert your mortgage. We will only exercise our rights under this condition 19.4 if you consent to us doing so.’</p>	A new condition to explain the instances in which we may cancel an interest-only scheme and convert it to a repayment mortgage.
21. Charges			
New condition 21.6		<p><i>The following new text will be added and will form the new condition 21.6</i></p> <p>‘A change which abolishes a charge, or reduces the amount of an existing charge, may be introduced with immediate effect and without notice.’</p>	A new condition to explain how the reduction or abolishment of a charge may be introduced with immediate effect and without notice.
Condition 20.6 (to become Condition 21.7)	‘Charges will be payable by you as soon as they arise and we may add them to your account and charge interest on them without having to make any demand for payment. You may however choose to make payment of the charges direct to us at any time.’	‘We will give you personal notice of any charges incurred. Charges will be payable by you as soon as they arise and interest will be charged on them immediately. We will add charges to your account. However, you may choose to make payment of the charges direct to us at any time.’	Additional text to clarify that we will give you personal notice of any charges incurred, and that interest will be charged on them immediately.

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23. Notices			
Condition 22.4	'If we, accidentally, fail to send to you a communication intended for our borrowers generally, or a category of our borrowers of which you are one, this will not make the notice invalid.'	<i>This text will be deleted.</i>	This condition has been deleted to ensure fairness to our borrowers.
Condition 22.5 (to become condition 23.4)	'In conditions 4.7, 20.5 and 24.4, a reference to "personal notice" means a letter or (if you have agreed with us that we are to contact you in this way) email or other forms of electronic communication. If a personal notice does not reach you because of circumstances outside of our reasonable control (such as post or electronic communications systems failure), this will not prevent the changes referred to in those conditions from being put into effect.'	'In these conditions (and conditions 3.4, 4, 5, 15.1, 19.4, 20.4, 21, 23.1 and 25.3 in particular) a reference to "personal notice" means a letter or email or other forms of electronic communication.'	This condition has been simplified to ensure fairness to our borrowers.

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24. Guarantors			
Condition 23.2 (to become Condition 24.2)	<p>'If there is a guarantor, then the following provisions apply –</p> <p>(a) the guarantor agrees with the Society to be equally as responsible as you for all your obligations to us under the mortgage, and to pay us on demand any sums of money due from you under the mortgage but unpaid, including all amounts comprising the money you owe us;</p> <p>(b) any arrangements that we make with you will not affect the obligations of the guarantor to pay the money you owe us if you fail to do so. In particular, the liability of the guarantor will not be affected whether or not –</p> <ul style="list-style-type: none"> • we have made a previous demand, or the guarantor has made a previous payment; • we allow you or the guarantor additional time to make any payment or any other concession; • we take any other security in relation to the money you owe us, or any such security is not enforceable for any reason; • you (or any of you) or any person comprising the guarantor dies, becomes insolvent or incapable of managing their affairs; or • anything else happens, or any action is taken or not taken, which might (apart from this condition) affect the liability of the guarantor; • the guarantor does not have any rights or interests in any money held by us or acquired by us, whether from you or any other source, towards the reduction of the money you owe us.' 	<p>'If there is a guarantor, then the following provisions apply –</p> <p>(a) the guarantor agrees with the Society to be equally as responsible as you for all your obligations to us under the mortgage, and to pay us on demand any sums of money due from you under the mortgage but unpaid, including all amounts comprising the money you owe us;</p> <p>(b) any arrangements that we make with you regarding repayment of the money you owe us will not affect the obligations of the guarantor to pay the money you owe us if you fail to do so. In particular, the liability of the guarantor will not be affected where –</p> <ul style="list-style-type: none"> • we have made a previous demand, or the guarantor has made a previous payment; • we allow you or the guarantor additional time to make any payment or any other concession; • we take any other security in relation to the money you owe us, or any such security is not enforceable for any reason; or • you (or any of you) dies, becomes insolvent or incapable of managing their affairs.' 	<p>This condition has been simplified to ensure fairness to our borrowers.</p>

The section/ condition that has been changed	What is the text that has been affected by the change?	How will it be worded differently (or otherwise changed) from 1 April 2020	Reason for the change
25. General			
Condition 25.3 (previously condition 24.3)	'We may change the terms and conditions applying to your mortgage if we give you personal notice of not less than one month , as long as the change does not work to your disadvantage. We will only make such a change to reflect the requirements of any regulation, to clarify any existing term or condition or make it fairer, or to enable us to enhance the terms of your mortgage or correct any errors.'	'We may change the terms and conditions applying to your mortgage (except so far as we are already able to make changes under conditions 3.4, 4, 5, 19.4 or 21.4). Where we do so, we will give you at least one month's personal notice (unless we are not permitted to do so by law or regulation, in which case we will give you as much notice as is permitted). We will only make such a change to comply with law or regulation, to correct a typo in an existing term or condition or to enable us to provide you with additional or improved services in relation to your mortgage . We will not make any change under this condition 25.3 that works to your disadvantage unless we are required to do so by law or regulation.'	New text to clarify the instances in which we may change the terms and conditions applying to your mortgage, and how we will notify you.

The section/ condition that has been changed	What is the text that has been affected by the change?	How will it be worded differently (or otherwise changed) from 1 April 2020	Reason for the change
Further information (this does not form part of the Conditions)			
'Further information' section	n/a	<p>'Data protection and confidentiality</p> <p>Our Privacy Notice can be found at ecology.co.uk/homepage/privacy-notice.</p> <p>We encourage you to read this important document which explains how we use your personal data, describes the categories of personal data we process and for what purpose. You will always be able to view our Privacy Notice on our website, however, if you would like to receive a paper copy, please contact the Mortgage Team and we will put one in the post for you.'</p>	New text to explain where our Privacy Notice can be found.
'Further information' section	n/a	<p>'Solving problems</p> <p>Our aim is to provide a high standard of service to all our customers. However, occasionally things can go wrong. When this happens, we want to put matters right as quickly as possible.</p> <p>If you do have a complaint about any aspect of the service you have received, please contact us straightaway. We have an established complaints procedure, a copy of which is available on request. This explains how we will try to resolve your complaint and how, if you are still not satisfied, you can ask for it to be investigated impartially by the Financial Ombudsman Service whose address is: Exchange Tower, London E14 9SR or you can visit their website www.financial-ombudsman.org.uk'</p>	New text to explain our complaints procedure.

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