

Help and Support

Everything you need here to manage your account

SAVINGS

Ways to save

- Deposit savings via cash and cheque at our main office or your local collection point
- Transfer money electronically or set up a standing order:
 - Sort Code: 60-83-01
 - Account Number: 20070528

Withdrawals

Our savings account are instant access so you can withdraw money as and when you like. There are a few ways you can do this:

- Withdrawals via cash
- Electronic transfers

Updating your details and beneficiary's

It is important that we have your up-to-date details. To make changes, simply e-mail us with a written confirmation of these changes to Stranraer_cu@tiscali.co.uk with proof of the changes when necessary (e.g. marriage certificate)

Closing your account

We will be sad to see you go! To close your account, you will need to contact us on 01776 706911 or Stranraer_cu@tiscali.co.uk

LOANS

Making early or additional repayments

You can make early or additional repayments to your loan without any charges. If you would like to increase your repayments, please advise us whether the increase is going into your savings, loans, or both.

Amending your repayment frequency

You can change the frequency of when you make a repayment (weekly, fortnightly, monthly). If you would like to change when you pay, contact us.

Withdrawing your savings

- If you took out a loan, your savings are frozen against your outstanding loan balance.
- Else, you can withdraw any amount held in your savings which is not secured against your loan.
- If you are unsure, please refer back to your loan agreement or contact us and we can advise you.

Applying for a top-up loan

You can apply for a top-up loan after a previous application, as long as the total amount loaned would not exceed three times your shares. Your first loan is limited to £200 or twice your shares, and your second loan is limited to £300 or twice your shares - in both cases which ever is the lesser. If you would like to apply, you can either complete a paper copy at our main office or complete a loan application form online [here](#).

Help, I am struggling to make payments.

Don't panic! The most important thing to do is to contact us and let us know. Talk to us and we will find a solution together.

PAYROLL DEDUCTION

SAVINGS

Changing the amount being deducted

To increase/decrease the amount being deducted, get in touch with your workplace human resources department.

I am leaving my workplace, can I carry on saving?

You can still continue to save and enjoy the benefits of being a member with us even after you have left your employer. Your account will still be active and you can choose a different way to save such as a standing order.

Stopping/suspending the deductions

To stop or suspend your deductions temporarily, contact us to let us know.

LOANS

Applying for a top-up loan?

Our general loan policy is that you can apply for a top-up loan as long as it doesn't go against the terms and conditions and the loans policies we adhere to. If you would like to apply, complete the loan application form.

Increasing the amount being deducted from your pay

If you would like to increase the amount deducted from your salary, contact your workplaces payroll department.

My loan is coming to an end - what happens now?

Once the loan is paid off, any amount deducted will go into your savings. The amount deducted will remain the same. If you are happy with this, you don't need to do anything. If you would like to carry on saving but want to reduce the deductions, contact us and let us know.

You will set up a new method of repaying your loan once you have left your workplace. The easiest way would be to set up a standing order.

Help, I am struggling to make payments.

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