

Society

Issue 5 • Autumn/Winter 2016

Breaking down the age barrier

How the Esslemonts cut their monthly outgoings with a later life loan

Guarantor mortgage

Student dentist has reason to smile

Competition

Win a National Trust for Scotland getaway

The magazine of

 **SCOTTISH**
BUILDING SOCIETY

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Welcome from the Editor



I'M pleased to bring you news that your Society continues to receive recognition for its products and services. Not only have we been awarded a 'Best Practice Mark of Distinction' for our commitment to provide you with the option to receive paper statements without the fear of additional charge or penalty, we have also been Highly Commended in the Best Guarantor Mortgage category at the What Mortgage Awards 2016.

We are delighted to welcome former Executive Editor of The Scotsman, economics columnist and award winning business journalist Bill Jamieson as our guest contributor for this issue.

Bill shares his views on the good and bad news following Brexit.

Voting is now open for charities in your area which have been shortlisted to become your nominated charity of the year 2017. See page 7 for full details and how to vote.

Finally, our cover of the Wallace Monument is one of the shots from our 2017 calendar, which participants in our Member Panel receive each year. You can find out more about the Member Panel and how to join on page 10. ✨

Kerra McKinnie
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You have been sent this issue of Society magazine as a member of Scottish Building Society, to keep you informed about the Society's activities and to let you know of any

changes to products and services which might be of interest to you. Society is normally published twice each year.

If you do NOT wish to receive

future issues of Society please email members@scotbs.co.uk or write to Scottish Building Society, Freepost RLYC-AAGE-YURH, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.



Members gather at Abbotsford for AGM

There was a good turnout for the Society AGM held earlier this year at Abbotsford, the ancestral home of 19th century novelist and poet Sir Walter Scott. Members heard from their board that the Society had delivered another strong financial performance in line with the five year plan and how this performance linked with the Loyalty Promises initiative launched in October 2015.

Members also had the opportunity to meet directors and Society colleagues from the Borders Area Office informally over refreshments following the main event. ✨

Aberdeen office relocates

Scottish Building Society has relocated operations in Aberdeen from Victoria Street to a more modern office environment that is closer to the city centre. The Society is now open for business from the Thistle Street offices of the leading local law firm andersonbain LLP.

Douglas Sharpe, Scottish Building Society's Area Manager in Aberdeen said: "This is good news for our customers. The new office is in a more convenient location for our members and will provide a welcoming environment

with our usual counter services and a dedicated mortgage interview area. We have been serving the savings and mortgage needs of our members in the North East since our office in Aberdeen opened in 2008 and it will be business as usual as we partner with the andersonbain team."

Peter Anderson, managing partner of andersonbain, said: "We are delighted to be working with Scotland's only independent building society. We've had an excellent professional relationship

for many years and our association will be strengthened significantly by the move. We already share a common approach to business, offering quality professional services from an approachable team, and we will now be able to further extend the services we can offer to our customers."

Established over ten years ago, andersonbain specialises in domestic and commercial conveyancing. The firm has offices in Edinburgh and Aberdeen. ✨



**North East Area Manager
Douglas Sharpe moves to new
city centre office in Aberdeen**

Society protects right to paper statements for all customers

SCOTTISH Building Society has been awarded a 'Best Practice Mark of Distinction' by Keep Me Posted for commitment to provide our members with the option to receive paper bills and statements without the fear of additional charge or penalty.

Keep Me Posted is a partnership of representatives from 89 concerned organisations such as mental health charity Mind, DementiaUK, The Money Charity and the National Consumer Federation. The campaign calls on more service providers including building societies, banks, utility companies and telecoms providers, to give their customers a choice as to how they are communicated

with in the face of an increasing trend of businesses switching their customers to mainly digital communication, which isn't always preferable or suitable.

Judith Donovan CBE, Chair, of the Keep Me Posted campaign, said: "I am thrilled to be able to award Scottish Building Society with the Keep Me Posted campaign's 'Best Practice' Mark of Distinction, an accolade which demonstrates their commitment to customer service.

"By committing to offer paper bills and statements, Scottish Building Society has ensured that customers retain the right to be communicated with via post should they wish. This is a significant pledge given that we know from our research that consumers who receive financial correspondence by post are much more likely to be able to correctly assess the health of their accounts.

"As more and more services move online we cannot ignore the fact that one in ten Scottish people have not used the internet in the last three months or have never used it."

Mark Thomson, Chief Executive at Scottish Building Society, said: "We are delighted to receive this recognition for our commitment to providing paper statements and communications to our members. We know that digital communication is not for everyone,

and although we continually invest in operational efficiencies to deliver long term value for our members, we have no intention of removing the option for traditional paper-based correspondence. It's what our members want."

Research by the campaign found that some providers charge up to £1.90 for a paper bill or statement, representing as much as a 442% mark up on the approximate cost to the provider. ✨

Our Loyalty Promise ...

To treat you as an individual, both at the commencement of your relationship with us and throughout



**Mark Thomson
accepts Best
Practice award from
Chair of the Keep
Me Posted campaign
Judith Donovan CBE**

Five minutes with Kath Brown

Branch Assistant, Galashiels

Since joining Scottish Building Society, what is the biggest difference you have made?

I took up the position as Branch Assistant at the Society's Galashiels office 20 years ago, in October 1996. I worked part-time for the first two years as my sons were still at primary school. I am originally from Melrose and wanted to move back to the area after working in Edinburgh for a few years. It's a different way of life in the Borders, and we know all our customers. I have seen babies grow into graduates with successful careers and become customers themselves. Although products and systems change, the focus of the job doesn't really change because it's mostly about our members. If I could point to any difference I have made, it would be the trust I have built up with our local members over the years.

What does a typical day look like for you?

I'm an early riser and usually will be up around 5:30 AM to take my two dogs, Benson and Harvey, for a walk. They're bearded collies and are quite energetic so we'll walk for up to an hour before I get ready for work. I leave home at 8:15 AM and arrive at the office ready to start at 8:45 AM. The branch opens at 9 AM and throughout the morning I will combine serving customers with administration tasks. I process the transaction sheets which arrive in the mail from our agency network, and there will be letters from solicitors and members which need attention. I will serve customers throughout the day, handling their deposits and withdrawals as well as providing product information and answering any queries they may have. We don't close at lunchtime so we will stagger our breaks and I usually pop to the shops before eating lunch in the office. My afternoon is a mix of counter service and background administration before the branch closes at 5 PM.

What are the biggest challenges you face?

I'm sure every job has challenges, but mine are quite varied. One of the biggest challenges currently is responding to customers' concerns about interest rates. Generally people have a good understanding of the economic climate and appreciate that we seek to offer a consistently fair rate, but they do like to discuss it. We know our customers well and, just as it's nice to share their optimism as they open Junior



Your team in Galashiels. Left to right: Kath Brown, Lorraine Thomson, Alex Moffat, Jan Dodds and Audrey Smith

CV

- 1976:** Left school and started secretarial course at Borders College
- 1977:** First job – receptionist at Border Office Equipment
- 1978:** Joined North West Securities as New Business Clerkess
- 1980:** Accepted a post as clerical assistant at Scottish Power and stayed until going on maternity leave in 1986
- 1989:** Joined Scottish Equitable as part time clerical assistant
- 1996:** Appointed Branch Assistant with Scottish Building Society in Galashiels

Personal: Kath lives near Melrose with her husband James and two dogs. She has two grown up sons and a five year old grandson who has just started school. Her hobbies include reading, gardening and walking, preferably with the dogs.

Savers Accounts or secure a mortgage for their first home, I also have to deal sensitively with families when a member passes away.

What is the most important financial lesson you have learned?

I have always understood the importance of having savings. Nowadays some people don't save at all, whereas I was taught to save up for what I wanted and have never been in a financial pickle. I highly recommend it.

What do you enjoy most about your job?

I like dealing with our members. We all get on really well in the office and there is a good atmosphere. Members will comment that they are always greeted with a happy face.

Although maybe they like it a bit too much as it has been suggested more than once that we should install a coffee machine! Maybe coffee shops in branches is the future? It worked for book stores. ✨

Guarantor mortgage gives student dentist reason to smile

Until recently Anne and James McDonnell's daughter Aine, a dentistry student at Glasgow University, was paying rent of £430 each month, soon to rise to £460, for a room in flat she shared with four others

IT WAS expensive, single glazed and freezing," said Anne, a teacher in Northern Ireland. "Aine has three more years to go at University and plans to stay on in Glasgow after that, so it wasn't making any sense to continue paying high rents.

"James is a farmer and we are mortgage free, so not only had we no experience of the Scottish housing market, which is completely different from Northern Ireland, we knew very little about the whole mortgage process."

Anne began her research and approached estate agents in Glasgow to look for suitable properties to buy. She spoke with a mortgage adviser in Northern Ireland and it quickly became clear that she would not be able to find a suitable product for Aine's needs close to home.

"As a student Aine does not meet eligibility criteria for a normal home loan, and it proved impossible to find a guarantor mortgage in Northern Ireland to cover the purchase of a property in Scotland, so I went on to the internet to look and came across Scottish Building Society.

"I contacted Mortgage Adviser Lesley Devine and from then on it was plain sailing. She was absolutely brilliant and guided us



through the whole process step by step which made it all very easy."

Anne and James are guarantors for the mortgage and were able to lend Aine money for

the deposit. Aine is now the proud owner of a modern 2-bedroom flat in the Maryhill area of Glasgow which she shares with a friend, and is £160 better off each month as a result. ✨

Award winner



Best Guarantor/Assisted Mortgage Lender

Scottish Building Society was Highly Commended in the Best Guarantor Mortgage category at the What Mortgage Awards 2016. The Awards recognise and reward the best businesses in the UK's mortgage and personal finance markets, as voted for by consumers.

Aileen Brown appointed as new finance director

Scottish Building Society recently strengthened its senior management team with the appointment of Aileen Brown as Finance Director, a newly created role. Aileen joins Chief Executive Mark Thomson as the second executive director on the



board, underlining the society's commitment to good governance and delivering long term value to members.

A member of ICAS, Aileen brings broad experience at board and senior management level to the role. Most recently she was Interim Finance Director at Scottish Friendly and

prior to that was Group Chief Financial Officer with Braveheart Investment Group plc. Aileen has held Board level positions in a variety of sectors and has worked in corporate finance and professional services, including five years with Ernst & Young. Chief Executive Mark Thomson, said: "Aileen is a welcome addition to the senior management

team, and to the board. With her strong background in all elements of strategy and finance, previous experience with a mutual organisation, and a proven leadership ability we are confident she will make a valuable contribution to the effective running of the society on behalf of our 33,000 members."

Branch staff support charity push and it's not just about the money

STAFF in branches around Scotland have been working hard to support the charities members voted for in their local area. So far this year they have raised thousands of pounds through fundraising activities and volunteering their own time to support good causes.

The Edinburgh Area Office team has raised a staggering £1,050 for Sick Kids Friends Foundation through bake sales, dress down days and office quizzes. More energetic staff members have contributed by taking part in 10k races and triathlons.

Both Highlands & Islands and the North East Area offices have been raising funds for local projects run under the auspices of Alzheimer Scotland which care for those affected by dementia. Staff members at Inverness branch are very grateful to customers who have contributed almost £100 to their charity by buying pens and badges at the branch counter. The team has planned a raffle and afternoon tea party for members to boost their total and also help out at the charity's Woodlands Centre in Inverness. The Aberdeen team has focused on volunteering their free time, helping out recently as marshals at a fundraising 'Memory Walk' and as bag packers at Marks & Spencer.

Meanwhile, fundraising in the South West Area has focused on veterans' charity Combat



Stress. The team at Troon branch manned the bottle stall at the annual fete, contributing to a total of £7,500 which was raised by the event. They have also been selling wristbands and lapel badges in the branch which has so far raised £145 and have sold T-shirts for the Charity at the Scottish International Air Show.

The Glasgow and West Area team raised £105 at their summer strawberry tea, and a further £973 at a bucket collection in Glasgow's central



Above: Lisa Campbell with Anne McKinnon
Left: Loraine Kane, Victoria Brady and Elaine Tayler

station, an exercise they plan to repeat before the year is out.

Dress down days have proved popular across the country, with Glasgow's 'Big Pink Day' in aid of Breast Cancer Care expected to raise valuable donations in the same way as the Galashiels office 'Wear Lavender to Work Day' contributed to their chosen charity The Lavender Trust. As well as volunteering his own time as charity trustee and fundraiser for the Borders charity, which provides complementary therapies for cancer sufferers, Borders Area Manager Alex Moffat and his team have held book sales and provided help in kind by printing leaflets, saving the charity both time and money. ✨

Cash boost for Borders cancer support charity

BORDERS cancer charity The Lavender Touch has received a cash boost after being voted 'Charity of the Year' for the Borders region by members of Scottish Building Society. The Lavender Touch chair Jan Beattie was presented with a cheque for £1,250 by Scottish Building Society Chief Executive Mark Thomson at the Society's AGM held earlier this year at Abbotsford.

Lavender Touch raises funds for a team of qualified therapists to help support people living with cancer and their carers. Patients referred by Borders healthcare professionals can receive treatments such as reflexology, massage or aromatherapy to

help alleviate symptoms often associated with chemotherapy such as insomnia, muscle aches and pains, anxiety, itchy skin and nausea.

Mark Thomson said; "Scottish Building Society has a track record of supporting the communities it serves that stretches back almost 170 years. Our members have voted and this donation marked the beginning of our relationship with The Lavender Touch. Staff at our Galashiels Branch continue to support the charity throughout the year."

Jan Beattie said: "We are delighted to have been voted as Scottish Building Society's charity of the year as we had some pretty stiff competition from other



Mark Thomson presents Jan Beattie of Lavender Trust with £1,250 at the Society's AGM at Abbotsford

equally worthwhile causes in the Borders area. The money is a welcome boost to our funds and we are grateful for the work of the Society's area manager Alex Moffat, who volunteers his own very valuable time to serve on our committee."

There are currently 13 Lavender Touch Therapists who work across the Borders region providing complementary therapies in peoples' homes, local health centres, The Margaret Kerr Unit or the Renal Unit at the Borders General Hospital. ✨

Vote now to support your local charity in 2017

Voting is now open to select which charity your local Scottish Building Society branch will support next year. Please vote for your preferred charity for 2017 online at www.scottishbs.co.uk or pop in to your local branch or agency office and complete a voting form. These good causes would like your vote ...

Edinburgh and East Scotland

● Fresh Start

Fresh Start is an Edinburgh based charity that provides practical and social support to help people who have previously been homeless to settle in to a new home.

● Health in Mind

Health in Mind promotes positive mental health and well-being in Scotland through a number of projects and initiatives.

● Ravelrig Riding for the Disabled

Based in Balerno, Ravelrig RDA provides life-changing therapy, achievement and enjoyment to people with disabilities through horse riding. Founded in 1986, Ravelrig RDA has grown from 1 little pony and 12 riders, to the present day capacity of 8 horses and ponies and 95 regular riders.

Glasgow and West Scotland

● CHAS, Robin House in Balloch

CHAS is a charity that provides the only hospice services in Scotland for children and young people who have life-shortening conditions for which there is no known cure.

● Marie Curie Hospice, Glasgow

The hospice offers specialist care for people living with a terminal illness and support for families, completely free of charge.

● St Margaret Hospice, Glasgow

Since its doors opened in 1950, St Margaret of Scotland Hospice has touched the lives of thousands of patients with advanced life-limiting illness and older people with complex medical and nursing needs, their families and friends.

South West

● Irvine & Troon Cancer Care

Irvine & Troon Cancer Care is a voluntary organisation which offers support to those facing the problems of cancer by providing a patient transport service and information about locally available services.

● Ayr Action for Mental Health

The local mental health association for South Ayrshire, AAMH's main purpose is to press for the best services possible for people with experience of poor mental health.

● Ayrshire Sportsability

This Charity was created to promote the education and welfare of children with physical, sensory and learning disability through sport. ASA has now extended support to include adults with disabilities.

North of Scotland

● Elsie Normington Foundation

Elsie Normington Foundation is raising funds to build a specialist play centre, respite wing, community coffee shop and some supported housing for children and young adults with learning disabilities in Inverness.

● Highland Homeless Trust (Gateway)

Gateway provides supported accommodation to vulnerable adults and supports others living in their own homes, or living in Care Homes, with a varying range of support needs.

● Highland Blind Tandem Club

Highland Blind Tandem club was formed to create a leisure and recreation activity for blind, partially sighted and disabled people.

Borders

● Rowan Boland Trust

The Trust offers financial assistance to young people living in the Scottish Borders with proven ability to further their sporting careers, whatever their chosen sport.

● Blood Bikes

Blood Bikes provides free out-of-hours transport for blood between hospitals. Volunteer 'Blood Bikers' are on-call 24 hours a day, seven days a week, so that crucial medical supplies will be able to reach those who need it most.

● Border Pet Rescue

Borders Pet Rescue is a small non-profit, registered charity in the Scottish Borders dedicated to the care and re-homing of dogs, cats and small animals.

**Our Loyalty
Promise ...**

*To always allow
you a say in
which local
charities the
Society supports*





For anyone seeking a mortgage in the post-Brexit world, there is good news and bad news, writes **Bill Jamieson**

Brexit amber: proceed with caution

THE good news is that the dire warnings of a confidence-hit housing market and higher interest rates have not come about. The bad news is this good news comes with cautionary strings.

The immediate outcome for mortgage applicants of the vote to leave has been largely benign. Official interest rates have been cut to 0.25 per cent and the Bank of England has hinted it would cut further if the economy turned for the worse. On top of this it has provided banks with an additional £150 billion to lend.

And – for the time being at least – household confidence has not suffered as many feared. The Council of Mortgage Lenders recently reported gross mortgage lending rose almost seven per cent month-on-month in August and by 15 per cent year-on-year to an estimated £22.5 billion. Indeed, this was the highest August figure since 2007.

So what's not to like? Ultra-low mortgage rates for now, the banks with more money to lend, the housing market resilient and many economic indicators pointing up after an immediate post-Brexit fall.

Encouraging though all this is for prospective borrowers, it comes with a cartload of caveats.

Prominent among them are the lower rewards for those saving for a deposit. Savings



rates currently are very low. That may seem to make regular conventional savings virtually pointless for potential borrowers. But a pattern of regular monthly saving provides evidence of reliable financial behaviour and that helps

to reassure lenders that you are a likely to be a responsible borrower. Regular saver accounts also offer better rates.

Help from parents is now a common feature of deposit saving for first time buyers. The pre financial crisis era when lenders would offer 100 per cent mortgages is long gone. Banks and building societies are now more cautious in their lending policies.

Currently Scottish Building Society offers a Guarantor Mortgage for prospective borrowers looking for a mortgage on a property in Scotland, but who require parental support.

Affordability is based upon the sustainable income of both the applicant and the guarantor. And it will lend up to 90 per cent of the value of the property. The maximum loan it offers is £300,000.

“It is tempting to go for the biggest loan available, but longer term, such rates are unlikely to last.”

With borrowing rates currently so low it is tempting for borrowers to go for the biggest loan available. But longer term such rates are unlikely to last. Buyers should always have a cushion for emergencies – and don't forget how other costs of house purchase can mount up – not only stamp duty, moving costs and legal fees, but also repairs and refurbishment.

As for the interest rate outlook there are growing signs that central banks are moving away from the long era of ultra-loose monetary policy, with the US Federal Reserve set to lead the way up for interest rates.

That should sound a warning bell for anyone borrowing over a prolonged period of time: house buyers need to make allowances for a rise in borrowing costs in their forward financial planning.

And then there is Brexit. We have not yet even hit the Article 50 exit button for the EU negotiations to begin – and real engagement may not start until after elections in France and Germany next year. That means a prolonged period of uncertainty for business, banks, savers and borrowers.

“Brexit Amber – Proceed with Caution” is the advice. ✨



Norman and Ros
in their shop,
Esslemonts, in
Aberdeen

Later life loan sets business owners up for the long term

Seventy two year-old Norman Esslemont was finding it difficult to find a mortgage lender who would extend his loan for a further ten years, so turned to **Scottish Building Society** for help

NORMAN Esslemont and his wife Ros own Esslemonts clothing retailers, a thriving business in Aberdeen's Thistle Street where they have traded for almost twenty years. The couple share a 3-bed terraced house in the west end of the city and wanted to reduce their monthly outgoings and free up some cash by unlocking a portion of the equity tied up in their property.

"I initially approached my bank, but they would only offer me a mortgage for a further two and a half years, despite the fact I am a business owner and I was only looking for twenty five per cent of the equity in my house. It turned out that my age was a barrier with all the major lenders I approached. I can't understand why an older person with assets and less potential risk should find it difficult to

get a mortgage to suit purely because of age."

Eventually they approached Douglas Sharpe at the Society's Aberdeen branch on the advice of their children, who already have buy-to-let mortgages with Scottish Building Society.

"Immediately I could see it was going to be a different experience from the other lenders we had contacted. Douglas has the personal touch which made me more comfortable with the whole procedure. It was a refreshing change to sit down and discuss what we wanted face to face, and he made it very relaxed and stress free. The result is we now have a joint ten year mortgage and have reduced our monthly repayments by £900."

Increasingly people are looking to extend their working lives for a variety of reasons, and Mr and Mrs Esslemont are a case in point. In 2011 the UK Government abolished the default

retirement age and lending into later life is in the spotlight against a backdrop of rising house prices and rising demand for borrowing from an ageing population. However, many lenders have a maximum age policy in place, usually 75 years.

Scottish Building Society has a more flexible approach, and will lend up to age 85 following an appropriate assessment of the risk. Importantly we assess each customer's individual circumstances and do not resort to a systems-based approach which can see older people fall at the age hurdle regardless of their ability to meet other lending requirements. ✨

To discuss **Scottish Building Society** mortgage products in more detail please visit your nearest branch or call us on **0345 600 4085** and speak with one of our mortgage advisers.

Riding of the Marches strengthens community ties for a new generation

EACH summer, people in towns the length and breadth of Scotland come together at festivals to celebrate their history, their cultural life and their industrial roots. Often there is crowning of a gala queen, who, with her attendants will lead a parade of floats through the town. In Eyemouth and Wick she is known as the Herring Queen, in Biggar she is crowned as the Fleming Queen, a tradition dating as far back as 1563 when Mary Queen of Scots named her cousin Mary Fleming “Queen for a Day”.

Sadly, in some areas these old traditions have died out along with the industries that supported communities in days gone by. But one of the most ancient ceremonies in the country, which dates back to the 5th Century, continues to go from strength to strength despite the fact that celebrations occur just once every twenty one years.

Musselburgh Riding of the Marches 2016 celebrated the East Lothian town's rich heritage with a week of pomp and pageantry in July this year, and Scottish Building Society was proud to support the event which was last held in 1995.

The official ceremony commemorating the marking of the ancient boundaries of the Burgh is the ‘Turf Cutting’. Under the close protection of an armour-clad Town Champion, a party of officials, all chosen for their good work in the community, visit 12 boundary stations around the town on horseback to cut a sod of turf and proclaim “it’s a’ oor ain!”.

Commenting on the sponsorship



Chief Executive Mark Thomson said:

“As a Society we strive to put something back into our local areas, and we were pleased to be able to sponsor this unique event which demonstrated the incredibly strong sense of community that still exists in Musselburgh to this day. Every twenty one years the Riding of the Marches organisers breathe new life into an ancient ceremony making it relevant for current and future generations. Perhaps that is why it has survived for so long.

“The same could be said

about Scottish Building Society, the world's oldest, and the last surviving independent building society in Scotland. We listen to our members, and aim to bring modern day thinking into our business operations without losing sight of our traditional values.”

The summer celebrations also included a large procession, a pageant, an exhibition, a civic ball, a concert with the Scottish Chamber Orchestra, as well as various sporting events, and entertainment for young and old, rounded off with a spectacular fireworks finale. ✨



Obituary Mark Sherriff

Mark Sherriff was Scottish Building Society Vice Chairman from 1978 to 2002 and was one of the Society's longest serving board members. He was a widely respected Glasgow stockbroker who also had a long involvement in Scottish charity and military affairs. He died at home in Blair Drummond on 22 July aged 80 after a short illness.

Remembered as a true gent and a wit by those who served on the board with him, Mark's skills in negotiation combined with his market knowledge and sleeves up attitude to getting things done had a major influence in ensuring the Society remains grounded in the values and principles of mutuality to this day. He resisted trends for merger and demutualisation in favour of continuing to provide social, as well as financial, contributions to the Scottish economy, and healthy competition to bigger players in the market.

His strong commitment to giving back to society was as evident in his personal life as it was in his business life and he gave his time and financial expertise selflessly to a number of charitable organisations, serving as chairman of the grant-making MacRobert Trust and of the Erskine Home. He was awarded CBE in 1996 in recognition of his service as chairman of the Highland Territorial Auxiliary and Volunteer Reserve Association (TAVRA). From 1995-2011 he served as Vice Lord Lieutenant for Stirling and Falkirk.

Mark was a devoted husband, father, grandfather, uncle and great-uncle and will be sorely missed by all who knew him. ✨

Your views are important to us Join our online member panel now

Gathering quick and timely feedback on a variety of business initiatives and topics allows us to continue to improve our service and ensure that we are offering products appropriate to members' needs.

We are currently recruiting for our online Member Panel and we'd like applicants from across the country to apply. Panel members receive a maximum of four short surveys per year, and play an invaluable part in shaping how the Society develops.

If you would like to get involved, please email members@scotbs.co.uk



Discount for new National Trust for Scotland Members

MEMBERS of Scottish Building Society joining the National Trust for Scotland by direct debit can enjoy eighteen months membership for the price of twelve. National Trust Members get FREE access to battle sites, castles, country houses, gardens, the great outdoors and a whole lot more!

Whether you fancy a session in the 'Green Gym' or a tour of the state-of-the-art Robert Burns Birthplace Museum, there's a place for you at a Trust property.

The Trust has inspirational places to visit the length and breadth of Scotland and members enjoy entry to every attraction for FREE.

National Trust Members also receive the award-winning Scotland in Trust magazine three times a year and the Trust's monthly e-newsletter has the latest news, inspiring ideas for days out, exclusive competitions and offers. And remember, your membership supports Scotland's heritage.

Please phone the National

Trust's Customer Service Centre 0131 458 0200 and quote Scottish Building Society.

This offer is only open to new members of the National Trust for Scotland who will pay by direct debit. It is not applicable to existing National Trust for Scotland members renewing any category of membership of the Trust. ✨



Buachaille Etive Mòr, generally known to climbers simply as The Buachaille, at the head of Glen Etive

TO celebrate our corporate partnership with National Trust for Scotland we are once again offering you the chance to win one week's holiday for four people in one of the Trust's holiday homes. If you enjoy walking, exploring the country's heritage, or the great outdoors, or simply want to relax and enjoy some of the best scenery in the world, NTS offers unique holiday access to some of Scotland's most amazing and quirky historical buildings in stunning locations. There's a place for everyone, and dogs are welcome at selected properties too.

HOW TO ENTER

To be in with a chance of winning all you have to do is answer the following question correctly:

Scotland's landscapes will take your breath away. Which mountains in Scotland are between 2,500 and 3,000 feet high?

- A. Munros
- B. Grahams
- C. Corbetts



Simply email your answer along with your name, address and Scottish Building Society account number to:

members@scotbs.co.uk

Alternatively, send your answer and contact details to:

**Society Competition,
Freeport RLYC-AAGE-YURH,
Scottish Building Society, SBS House,
193 Dalry Road, Edinburgh, EH11 2EF.**

Closing date for entries is midnight on 31st December 2016. No purchase is necessary in order to enter the competition. Only one entry per person is permitted. For full terms and conditions please visit www.scottishbs.co.uk

Harris Tweed competition winner

Diane Cahill was 'shocked and delighted' when she received a telephone call at her Largs home to congratulate her on winning a luxury length of Harris Tweed, after entering the competition in the last edition of Society.

"I had the magazine for about two months before I eventually decided to try my luck with the competition," said Diane. "I told myself that I had to be in it to win it, but if I'm honest, I didn't really expect to win, so it was a great surprise to receive the call."

Diane has chosen a heritage tweed which she plans to use for cushions as part of an interior design makeover.

Guarantor Mortgage

Want to help your child buy their first home? We're on *your* side.

Since 1848, we've been leading the field with our range of specialist mortgages.

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- Allows your child to borrow more
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- Borrow up to 90%*

*We will lend up to a maximum of 90% of the property price or valuation (whichever is lower).

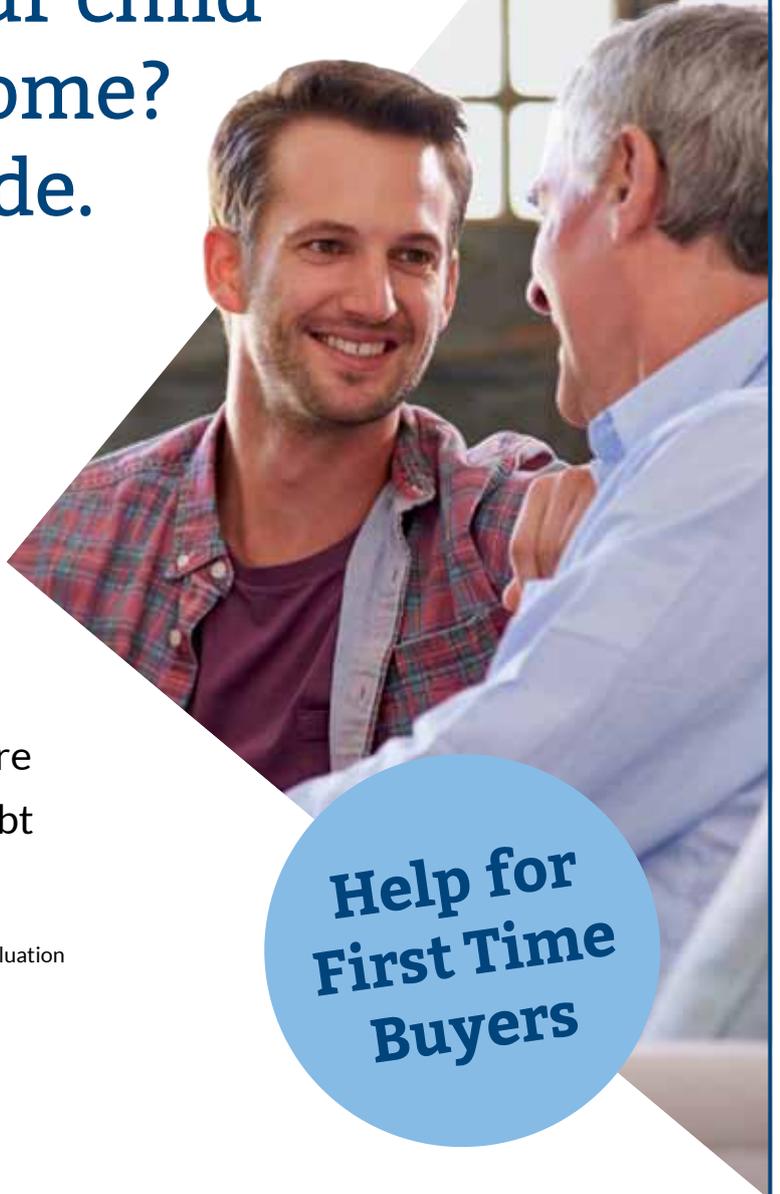
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.



**Help for
First Time
Buyers**