

Society

Issue 8 • Spring 2018



170th Anniversary

Society celebrates success
spanning three centuries



The magazine of



SCOTTISH
BUILDING SOCIETY

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Cover picture by Craig Allardyce (@csa_adventure)

Welcome



THIS year sees Scottish Building Society reach its 170th anniversary. Like the bridges crossing the River Forth on the cover of this issue, your Society has spanned three centuries where much has changed, but the importance we place on fairness and community remain the same.

As Scotland's only independent building society, and the oldest in the world, we marked the occasion with a reception at the Scottish Parliament. Hosted for us by our constituency MSP Ruth Davidson, it was a pleasure to see members rub shoulders with cross party politicians, staff past and present and our business associates. You can read more about it on pages 6 and 7.

It is always a privilege to be allowed into members' homes and

in this issue we visit Marsie Stuart in Troon who has been awarded the British Empire Medal in recognition of her contribution to teaching British Sign Language, and young couple Nikki Watson and Gregor Steedman who have bought their first home with the help of a Professional Mortgage.

Thank you to everyone who voted for the local charities you would like us to support in the coming year.

The results are in and we are gearing up to support the good causes you have chosen. If you would like to be involved, please contact your local branch. ✨

Kerra McKinnie
Head of Marketing and Communications
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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.



Save the date for May AGM at Hampden Park

IN keeping with our sponsorship of the Scottish Women's Premier League, this year's Annual General Meeting of the Society will kick off at 5.30PM on Wednesday 30th May at Hampden Park, the national stadium of football in Scotland. Once the largest football stadium in the world, Hampden has hosted almost all the major Scotland

internationals and Scottish Cup finals for over a hundred years.

All Society members are invited to attend to hear from your Directors and to vote on key business decisions. Look out for your AGM pack containing voting details and transport options which will be sent out to you in the coming weeks.

Hampden is home to the Scottish Football Museum containing an impressive national collection of football memorabilia. Members arriving before the meeting starts can enjoy a visit to the five star visitor attraction, which includes film footage of some of the most memorable games and players. ✨

Alison becomes an ordained local minister

The Society's Head of IT Alison Quilter has become ordained as a minister in the Church of Scotland following a service of ordination. She has been inducted by the Presbytery of West Lothian to serve in the Parishes of Polbeth Harwood linked with West Kirk of Calder, near Livingston.

Alison has worked with Scottish Building Society for 27 years and is responsible for the strategic delivery and support of the IT systems that underpin the business and corporate plan.

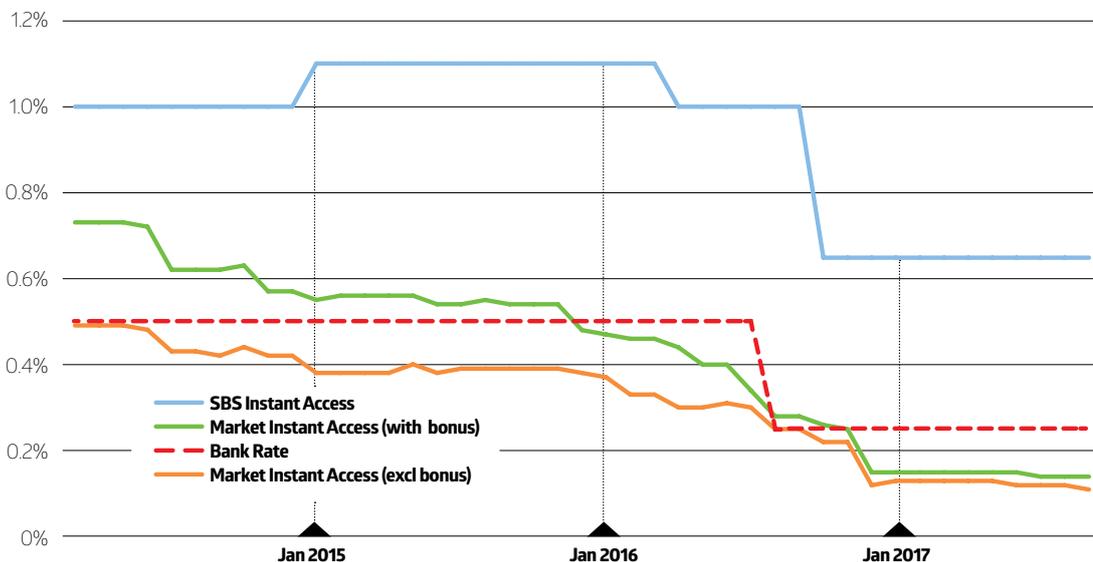
Ordained Local Ministry is a non-stipendiary form of the Ministry of Word and Sacrament.

Alison will be available for 10 hours a week, plus a Sunday, to help in various aspects of the faith life of her congregations as well as presbytery duties.

Talking about her new role, Alison said: "It is a great honour and joy to serve the Church and the parishes of Polbeth Harwood linked with West Calder in my capacity as an OLM, working alongside Rev Dr Jonanda Groenewald. It is a privilege to share in people's faith journeys as well as helping people pastorally and supporting the work of the Church in the wider community."



Fulfilling our promise to offer our best available rates



Interest rates paid on the Society's Instant Access account over the last 3 years compared with the average offered by all banks and building societies

Source: Bank of England quoted household interest rates as at 2/11/17



FOLLOWING the change in the Bank of England Bank Rate, we introduced changes to our interest rates in November last year. Our straightforward savings range continues to offer consistently good value, without short-term

bonuses. Our Loyalty Cash ISA rewards the loyalty of members by offering higher rates the longer funds are invested with us.

Maintaining higher rates than those generally available in the market is a strategy that

has clearly rewarded our savings members, whilst recognising the need to balance their interests with those of our borrowers.

In keeping with Our Loyalty Promises, the Society aims to provide members with long-term

value by offering a consistently fair rate on your savings throughout the term of your relationship with us, something that was recognised once again by 'Savings Champion' in their 2018 awards. ✨

Five minutes with Drew Ferguson

You have been with Scottish Building Society since leaving school in 2016. What does a typical week look like for you?

Day to day, most of my time is spent either helping customers who come into the branch or dealing with our agency offices.

We're probably very different from banks in that we know our customers well and they know us by name. I like chatting with them.

We have fifteen agencies linked to Inverness and I help them with processing transactions and any problems they might have.

Each agency has a cashier and I have built up really good relationships with all of them.

What made you choose a career with Scottish Building Society?

I wanted to leave school after my fourth year exams, rather than go on to study for Highers. I can't say my parents were too pleased at the time as they thought I should stay on, but it has turned out to be a really good move. Initially I was looking for an apprenticeship in administration but when I came across an opportunity to apply for a traineeship with the Society I jumped at it.

I was told it could take up to two years to complete my training but I've worked hard and was promoted after just eleven months from Branch Trainee to Branch Assistant.

Most of my friends stayed on for fifth year and as a result started their apprenticeships a year behind me. A couple are now at university and others have still to find full time positions.

What do you enjoy most about your job?

I have enjoyed learning new things and I am now really keen to pursue a career as a



Drew's CV highlights

2013: Inverness Caledonian Thistle football ground helping the groundkeeper and selling hot drinks before matches

2015: B&M Stores as warehouse assistant and in-store customer services assistant

2016: Joined Scottish Building Society Inverness branch as Branch Trainee

2017: Passed traineeship and promoted to Branch Assistant

Personal: Single and living at home with parents in Inverness while I save for a flat. I also want to visit as many countries as I can. I'm passionate about football and enjoy going to matches and training with a local amateur team. Snooker is my second love and I recently joined a club and hope to compete in the future.

Mortgage Adviser so I'm doing a lot of reading in my spare time. There are still other career development options open to me, but right now mortgages interest me the most.

I'm the only male in the branch and enjoy good relationships with all of my colleagues, and am particularly good friends with Avril who is also a Branch Assistant, even although there is a 40 year age difference.

What is the most important financial lesson you have learnt?

I had an accident with my car recently and it would really have helped if I'd had something put aside to pay for the damage. It was a lesson learned the hard way. Since starting to work here I can see that saving a little every month can soon add up, so I'm now trying to get into the habit myself. ✨



Alan Webster joins board of directors

CHARTERED Banker Alan Webster has joined your Society's Board.

Alan spent 34 years in Clydesdale Bank in a wide variety of managerial roles including

Asset Finance, Credit and Treasury and was Head of the Business Bank before moving to Scottish Widows Bank as Business Development Director. He is a past Managing Director

of SFCF Ltd, Campbell Financial Services and Succession Wealth Management and was a non-executive director of Pharmacy Mutual Insurance. ✨

Lifetime mortgage is a lifeline for British Empire Medal winner

Unlocking cash tied up in her home has meant **Marsie Stuart** has slashed her monthly outgoings as she approaches retirement

SCOTTISH Building Society member Marsie Stuart's life was turned upside down twenty three years ago when her husband Gavin died suddenly, leaving her to bring up their four young children on her own. Faced with an uncertain financial future, Marsie sought the advice of her local solicitor in Troon who recommended she sell the family home and downsize to release equity in order to support her children.

"Gavin had just left full time employment in order to set up his own company, so was in between jobs when he died, and there was a lapse in life insurance cover," said Marsie.

"It was so unexpected. We had an endowment covering our mortgage which meant I owned the house outright, but when my solicitor suggested I should sell up, I just couldn't. I was so emotionally attached to our home and my children needed stability. Instead I prayed for a miracle."

What happened next was to change the course of Marsie's life when, totally out of the blue, she was offered a job teaching sign language at Kilmarnock College. She had learned how to sign at night school in order to communicate with a deaf mum at the mother and toddler group she was involved with.

She went on to teach at Kilmarnock College for 12 years and James Watt College in Kilwinning for a further eight years, before taking the plunge to branch out on her own, forming Sign and Be Heard. Employment meant Marsie was able to re-mortgage her home instead of selling it to release the equity she needed to support her family.

"I'm in my sixties now, and the children are all making their own way in life, although the youngest two are still living at home as they are saving up for deposits. I still have an outstanding mortgage, and although I could clear it by selling up and downsizing, I love my home and my neighbours who have been there since Gavin and I moved in when it was newly built.



Marsie with her youngest daughter Emma at home in Troon

"Luckily Scottish Building Society came to my rescue. Gavin and I were members of the Society and I know the staff in the Troon branch well. When Business Development Manager Derek Christie suggested I should apply for a Lifetime Mortgage, I jumped at the chance, and it has been a life saver.

"I have redeemed my mortgage and cut ties with the previous lender. Now I pay only the interest on the loan I have with the Society, cutting my monthly repayments from £350 a month to £124. When the house is sold,

hopefully many years from now, the loan will be repaid and the remaining equity will stay within the family. I am delighted, especially as it means I will leave something for the family." ✨

Lifetime Mortgage

If you would like to find out if you qualify to unlock cash tied up in your home with a Scottish Building Society Lifetime Mortgage pop into your local branch or call 0345 600 4085 and speak to one of our experienced Mortgage Advisers.

Our Loyalty Promise ...
to treat you as an individual



Medal for Marsie

There was more good news for Marsie in the New Year's Honours list when she heard she has been awarded the British Empire Medal for her commitment and services

to British Sign Language (BSL) education.

Through *Sign and Be Heard* Marsie offers classes and tailored courses for those who want to learn to sign. She has also promoted

www.signandbeheard.com

the use of BSL to benefit sufferers of Asperger's, ADHD, Autism and other communication difficulties.

Marsie will receive her medal later this year at a special ceremony.

Scottish Building Society

In 2018 we celebrate our 170th year, but we're not any old building society. We are the oldest surviving building society in the world. On top of that, today, we are the only Scottish building society.



Pictures from the 170th anniversary reception held at Scottish Parliament

TO mark this milestone in our history, politicians from all parties joined Society directors and staff past and present to welcome members of our Members' Panel, agents and business associates to a special parliamentary reception. We were delighted to be joined by some of the charities we support and senior representatives from Scottish Womens' Football and to have the Scottish Building Society SWPL Trophy on display throughout the event.

The reception was hosted by Scottish Conservative Party leader Ruth Davidson MSP,

who represents the Society's Head Office constituency of Edinburgh Central, and was attended by cross-party MSPs.

Ms Davidson had previously tabled a motion that Parliament should congratulate the Society on its 170th anniversary, and acknowledge our commitment to treating members fairly and the contribution the Society has made as a mutual organisation to home ownership in Scotland. She also proposed that Parliament welcomes our support of charities across Scotland and sponsorship of the Scottish Women's Premier League.

The event opened with a short speech from



170th Anniversary



A short history of a proud society

To honour the Society's 170th Anniversary Professor Charles Munn OBE conducted extensive research to provide material for 'A Short History of a Proud Society', a commemorative booklet giving a few telling snapshots into our past spanning three centuries. Interested members can request a copy of the booklet by emailing: members@scotbs.co.uk



Scottish Building Society mergers

1. **1946** Scottish Progressive Building Society
2. **1961** Glasgow Building Society
3. **1963** Helensburgh & Gareloch Building Society
4. **1963** Dundee & Forfarshire Building Society
5. **1969** Bo'ness & Carriden Building Society
6. **1969** Galashiels Provident Building Society
7. **1982** Strathclyde Building Society
8. **1983** Permanent Scottish Building Society
9. **1984** Banffshire Building Society
10. **1985** Huntly Building Society
11. **2013** Century Building Society



Ms Davidson welcoming our guests to the Scottish Parliament building and recognising the contribution of the Society in building communities by providing savings and mortgage services and support for good causes. She said afterwards that one of the highlights of the evening for her was meeting our past Chair and Scottish rugby legend Peter Brown.

Chief Executive Mark Thomson then took the audience on a short journey through the history of the building society sector, tracing the Society's development from the Edinburgh Friendly Property Investment Company founded in March 1848, to the

modern Scottish Building Society you know today. At their peak there were 2,750 societies in the UK. Today there are 44 societies, and Scottish Building Society is the only one headquartered in Scotland.

Scottish Building Society has come a long way from its Victorian origins. We have made this progress by sticking to our principles and not becoming involved in any of the more venturesome activities indulged in by many other financial institutions. Through a combination of our traditional approach and digital capability we will continue to keep the Society relevant for the next 170 years. ✨

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 be involved, please email members@scotbs.co.uk

Our charities of the year 2018

Your votes have been counted and the Scottish Building Society Community Charities of the Year for 2018 are:

Edinburgh

Maggie's Centre supports people living with cancer and their families at the Western General Hospital in Edinburgh.



Glasgow

Scottish Association for Mental Health (SAMH) providing a range of services for young people living with mental health problems.



Galashiels

Borders Children's Charity offers financial and practical support to disadvantaged young people.



Troon

Combat Stress at Hollybush House in Ayrshire providing care for veterans.



North of Scotland

The Oxygen Works has the only oxygen chamber in the central Highlands, providing treatments for people with a range of medical conditions.



Our Loyalty Promise ...
to always allow you a say in which local charities the Society supports



Each charity will receive an initial donation and Society staff members across Scotland are looking at ways they can add additional fundraising or voluntary support throughout the year.



Join us for fun, food and culture and to raise funds for Maggie's

Maggie Keswick Jencks was diagnosed with incurable breast cancer in 1993 at the age of 51. She believed that people should not 'lose the joy of living in the fear of dying', and developed a new approach to cancer care, offering stress relief and psychological support in a relaxed, caring environment.

She passed away in 1995 and a year later the first Maggie's Centre opened in Edinburgh, providing practical and emotional help for people living with cancer and their friends and families. There is now a network of 21 centres across the UK and in Hong Kong and Tokyo.

Culture Crawl

This year across Scotland hundreds of walkers will band together for Maggie's Culture Crawl in support of Maggie's and people affected by cancer. Society staff from Edinburgh branch will be among them, enjoying a behind-the-scenes experience of some of Edinburgh's most iconic landmarks as the sun sets on the city. If you would like to join us please visit www.maggiescentres.org/culturecrawl or call 0300 123 1801.

As a thank you to Scottish Building Society members Maggie's is offering a discounted registration fee of £16 with a minimum sponsorship of £100. This offer is only valid until 29th

June 2018 using the discount code SBS18 and is for Culture Crawl Edinburgh. From July onwards the registration fee will be £25 with a minimum sponsorship of £100. Edinburgh Culture Crawl takes place on Friday 21 September.

Kitchen Table Day

If walking is not your thing, why not gather your family, friends and colleagues around your kitchen table on Friday 27 April in aid of Maggie's. Whether it's an awesome afternoon tea, a spectacular supper or holding a book club, it's time together having fun to help people with cancer. You can register for your Kitchen Table Day Pack at www.maggiescentres.org

A new home in Scotland's ancient capital suits young professionals

First time buyers **Nikki Watson** and **Gregor Steedman** wisely shopped around for the best mortgage before choosing a Professional Mortgage from **Scottish Building Society**

NIKKI Watson and her partner Gregor Steedman, both aged 25, had set their hearts on a new build property as their first home. Nikki works as an HR Manager for an executive search company, a role that frequently involves travel from her Edinburgh office base to the company's Times Square office in New York. Gregor is a newly qualified Chartered Accountant and is also based in Edinburgh.

The couple first met at nursery in Dunfermline and remained friends throughout their school years in the town before Gregor went on to study at Edinburgh University.

"We wanted to stay in Dunfermline, not just because our families are here, but it is also an easy commute for Edinburgh and Stirling, where Gregor was based at the time we were looking. It is also handy for the airport," said Nikki.

"We knew we wanted a new build and Calaismuir Gate was the only development we liked the look of. It's secluded, away from main roads with lots of space between the houses and has a nice family feel. We asked Steve McAvoy of Mortgage Scotland in Dalgety Bay to find us the best mortgage deal available and he pointed us in the direction of Scottish Building Society. Because Gregor is a Chartered



Our Loyalty Promise ...
to treat you as
an individual



Accountant we qualified for a Professional Mortgage with a competitive interest rate, plus we only had to raise a 5 per cent deposit. None of the other bigger lenders we looked at were able to match that."

Nikki and Gregor bought their 3-bedroom detached home off-plan in June last year for £202,000 and moved in seven months later.

"It turned out that I already knew the Society's business development manager Holly Hynd, who is also from Dunfermline, and everyone we dealt with throughout the process was equally pleasant and helpful and kept us in

the loop throughout. As first time buyers we had nothing to compare the service to, but it was all remarkably straightforward."

Asked how they were settling in to their new home, Nikki said: "We hadn't seen a show home and had loads of ideas for decorating before we moved in, even planning to take down one of the walls in the kitchen, but changed our minds once we were actually living here. Everything is now white, which I love, so no dogs, but we do have a young niece and nephew who will soon be coming for sleepovers. We're very happy and our next project is to design the garden." ✨

Professional Mortgage

A Professional Mortgage from Scottish Building Society allows fully qualified, practising and registered accountants, dentists, medical doctors and solicitors to borrow up to 95% of the purchase price or valuation of property in Scotland – whichever is lower.

To qualify for our Professional Mortgage, applicants need to be over 21 and registered with the appropriate governing body.

- **Flexible** – borrow from £50,000 to £400,000.
- **Save money** – we offer competitive rates so if you already

have a mortgage and want to switch to a better deal you could borrow up to 90% of the valuation of your property. Our re-mortgage packages also include a free valuation and free legals.

- **Fully portable** – you never know where your career might

take you next. Our Professional Mortgage is fully portable, so you can take it with you if you move house.

To find out more about our Professional Mortgage, call 0345 600 4085 and speak to one of our qualified Mortgage Advisers.



Scottish Building Society has made history by becoming the first title sponsor of the two Scottish women's senior leagues with a six-figure deal over the next three years

Sponsorship spurs Scottish Women's football to aim for semi-professional status

THE Scottish Women's Premier League 2018 season is underway and the growth of the game was evident at the most well-attended launch event in the league's history. In 2001 there were 2,270 registered players; last year there were 11,537, yet there are currently no female professional players in Scotland.

Chair of Scottish Women's Football Vivienne MacLaren has voiced her clear goal to see top clubs in the sport turn professional, or at least semi-professional, within the next three years.

In an interview with BBC Scotland Vivienne

said: "Every year it just gets bigger and bigger. My personal goal is that in three years the SWPL is at least semi-professional, if not professional, and that we are allowing players if they want to have full-time jobs playing football in Scotland to play in Scotland. That is our dream and I don't think it's out of the question."

We are now into the first season of the Society's three year funding deal of SWPL which results in prize money for all 16 clubs, with the aim of helping them develop a strong elite pathway.

Vivienne is certain that Scottish Building

Society's pioneering sponsorship will pave the way for "a lot of large organisations" that she believes are keen to help develop women's sports to get behind the game and provide the financial support needed to take it to the next level. ✨

If you'd like to keep up to date and follow the league games throughout the season information is available on the Scottish Building Society SWPL social media channels Twitter, Facebook and YouTube as well as at www.womenspremierleague.co.uk

Football training camps fire enthusiasm

TO celebrate our partnership with Scottish Women's Football, we are running a series of Football Skills training sessions open to boys and girls of any ability aged 5 to 12. In the last issue of Society we asked you to nominate young people to take part.

Our first session, held at the Oriam, the National Sports Performance Centre near Edinburgh, was a huge success. Thirty children aged 8-11 joined our organised training sessions to polish up their skills with professional help from players and coaches from Hibs, Hearts and Spartans football clubs.

Ailsa, aged 10, who trains with Musselburgh Windsor football club said: "It was a brilliant day. I learned a lot and we all worked really hard. It was great to meet the players and

coaches, and they were really helpful. Girls are just as good at football as boys."

Megan, aged 8, from Livingston added: "I haven't played much football before, I normally go to local matches with my mum and dad and was at the women's football cup final. I'm definitely going to join a club and play now."

We are currently working with the Scottish FA to run monthly football festivals in Inverness. The festivals are open to all girls in P1-4 and P5-7 teams and will run at Millburn Academy on Saturday 21st April, 19th May and 16th June. ✨

To register and for more information contact: joanne.murphy@scottishfa.co.uk
Tel: 07539 348863



Growing Grassroots football

We are supporting grassroots football in our local communities and have established links with a number of youth teams including Boroughmuir Thistle FC in Edinburgh, Pollok United FC in Glasgow, Millennium FC in Stranraer and Glenburn WFC in Prestwick.

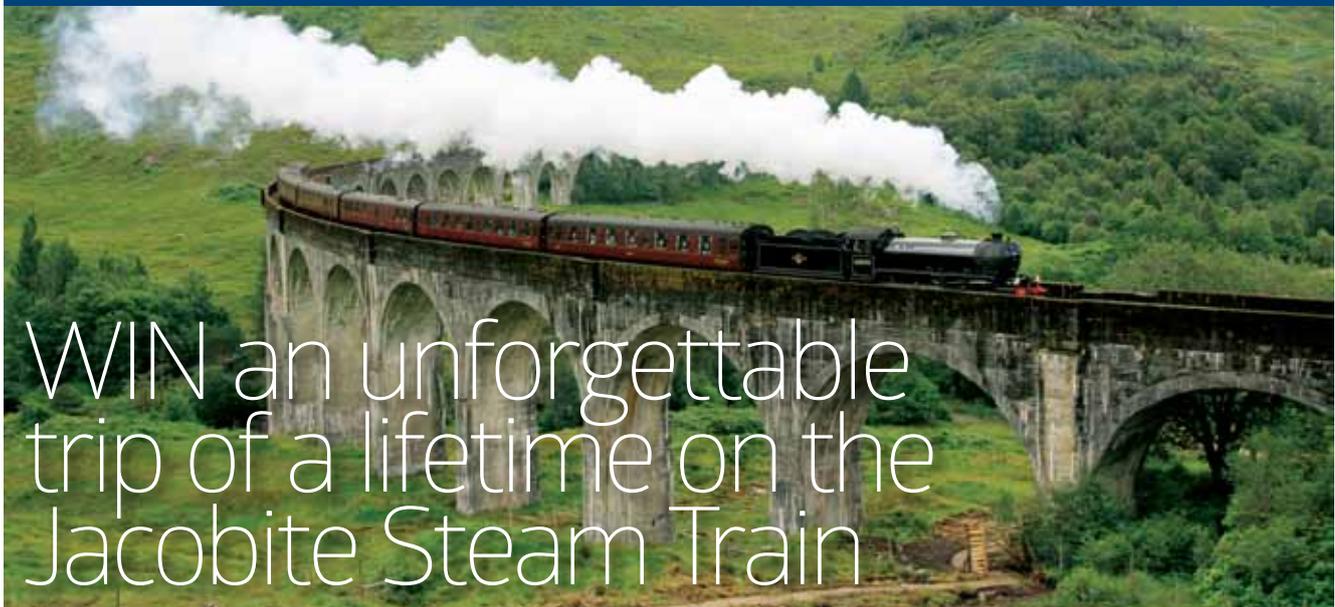


Society's Head of Sales John Lloyd with Boroughmuir Thistle chairman Gavin Michie and players

Championing women's football at local level

The Society's Edinburgh branch is supporting local club Boroughmuir Thistle to nurture talent and enthusiasm by sponsoring its annual achievement awards. The club recently passed the 200 player mark, evidence of the growing enthusiasm for the sport amongst girls from 5 years old onwards.

Competition



WIN an unforgettable trip of a lifetime on the Jacobite Steam Train

WIDELY regarded as one of the world's greatest train journeys, this 82 mile round trip on the Jacobite Steam Train will take you on a journey of outstanding beauty. Starting from Fort William in the shadow of Ben Nevis, it passes over the iconic Glenfinnan Viaduct providing spectacular views of Loch Shiel on its way to Britain's most westerly mainland railway station, Arisaig. From there it passes close by the deepest freshwater loch in Britain, Loch Morar, to arrive in the traditional fishing port of Mallaig, famous for its seafood and gateway by ferry to the Isle of Skye.

The Prize

One lucky winner and a friend will experience first class return travel from Fort William to Mallaig aboard the Jacobite Steam Train, and

will receive £150 spending money, enough to allow for overnight accommodation if required.

The Jacobite Steam Train operates every morning from Monday to Friday between April and October each year, with additional weekend and afternoon services added in summer between May and September.

How to enter

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

Beautifully restored steam locomotives take turns hauling original British Rail First and Standard Class carriages originally in use in the 1960s to make the trip from Fort William to Mallaig and back. The Lancashire Fusilier and the Lord of the Isles

are just two of them. Which of the following is the name of an engine that also regularly hauls the Jacobite Steam Train?

- A. Albermarle
- B. Sherwood Forester
- C. Duke of Edinburgh
- D. Jingly Geordie

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
Marketing Department
Scottish Building Society,
SBS House
193 Dalry Road,
Edinburgh EH11 2EF**

Closing date for entries is midnight on Friday 1st June 2018. 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

Competition winners

Congratulations go to Patricia Davidson of Banchory, Angus Mathieson of Dingwall and Mrs W Dougal of Eyemouth who correctly answered the question in Issue 7 of Society to win a luxury Scottish hamper. We asked 'What year did William Grant open his first distillery?' The correct answer is '1887'.

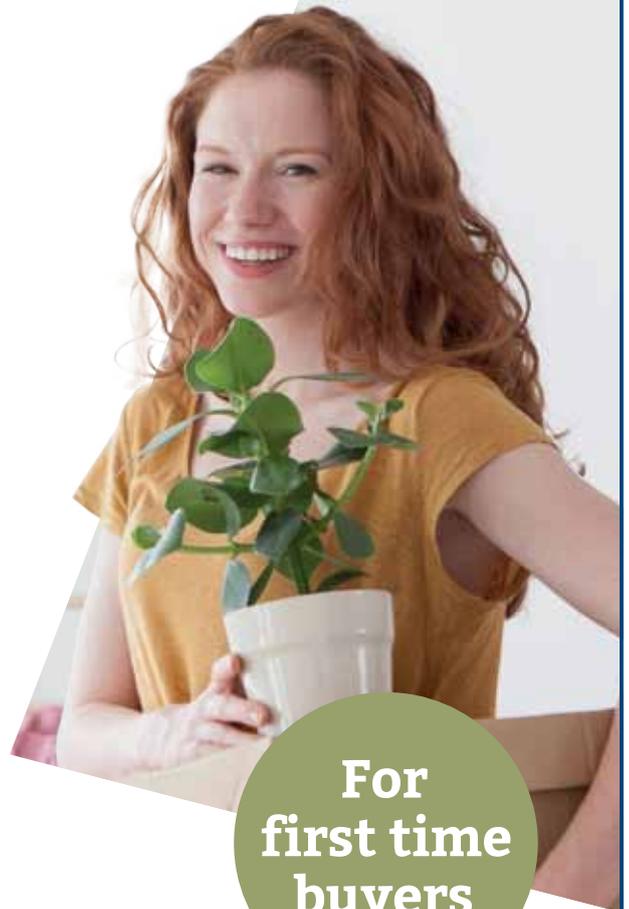
Guarantor Mortgage

Welcome to a mortgage that's *specially designed* for first time buyers

At the Scottish, we've been helping people in Scotland to buy their homes since 1848. We're one of the few companies to provide a **Guarantor Mortgage** for first time buyers – ideal if you need a little extra help to get onto the property ladder.

To find out more, call and speak to a qualified mortgage specialist. Or pop in to your local branch – we'll fit you in straight away.

- A helping hand onto the property ladder
- Borrow up to 90%*, max loan amount £300,000
- Expert mortgage advisers in branch



For
first time
buyers

For an appointment call now
0345 600 4085
or visit scottishbs.co.uk



Branches and local agents across Scotland

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

Scottish Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register No. 206034). Member of the Building Societies Association and UK Finance. Scottish Building Society, SBS House, 193 Dalry Rd, Edinburgh EH11 2EF.

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