

# EMPLOYEE CHRISTMAS SAVINGS SCHEME



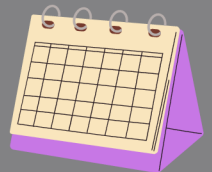
**DUST BUNNIES**  
DOMESTIC CLEANING  
END OF TENANCIES



**Westcountry  
Savings  
& Loans**

Your Credit Union

The time to start saving  
is now!



Dustbunnies is delighted to be partnering with Westcountry Savings & Loans (WSL), the South-West's largest credit union, to offer all our UK-based employees a Christmas Salary Savings Scheme, contributions for which can be deducted from your monthly salary or paid via direct debit.

Since 2004, Westcountry has offered thousands of members ethical, responsible and affordable lending and savings accounts, with members taking advantage of competitive rates and the highest levels of customer service. WS&L is member owned and fully regulated, with savings up to £85,000 protected by the Financial Services Compensation Scheme.

As a member of Westcountry Savings & Loans, you will also be able to apply for personal loans. Their interest rates are fair and competitive, there is no arrangement fee or ongoing charges and you will not be penalised for paying your loan early. Interest is charged daily and they have exclusive rates for members who work for one of their partners.

The Dustbunnies Christmas Salary Savings Scheme is a great way to save and as a WS&L member, you will also be supporting the local community.

## FAQS

### **How do I sign up to the Christmas regular savings account?**

You will need to visit the Westcountry website at [www.westcountry.org.uk](http://www.westcountry.org.uk). It's quick and easy to download the NIVO app and you will be asked to complete a form with your name, employee number and the amount you would like deducted from your salary.

### **Will I be eligible for a Christmas Savings account?**

A Christmas Regular Savings Account is available to anyone aged 16 or over, living in the UK.

### **How will the money be taken?**

Money will be deducted net (after tax) from your salary each month or you can pay via direct debit.

### **Will I receive interest?**

This account pays an interest rate of 1% per annum. Interest is applied on 31st October annually. [Please note that interest rates may increase or decrease, however WS&L will inform members of any changes].

### **How much can I save?**

You can save from £10 - £200 per month.

---

## FAQS contd.

### **What do I do if I want to change or stop my contributions?**

If you want to increase, decrease or stop contributions, let the WS&L team know by visiting their website, sending a secure message via the NIVO app or by calling them by the 5th of the month. They will then inform us of changes.

### **Can I carry on or pause saving if I am on maternity/paternity leave ?**

Yes, please call WS&L for more details.

### **What happens if I am not working due to long-term sickness?**

Please speak to your line manager or a member of the HR team.

### **I have recently joined the company. Am I able to open an account?**

You may open a Christmas Regular Savings Account at any time in the year.

### **How do I withdraw the money I have saved?**

At the close of business on 31st October, any savings in your Christmas Regular Savings Account will be transferred to your Membership Share Account (also known as Instant Access Account) after the annual interest has been added. You can then withdraw it to a nominated account.

### **If I don't want to withdraw my money, what happens?**

On 31st October, the funds will be moved into your membership account (opened at the time of joining). You can then withdraw your money as needed.

### **Can I cancel the agreement?**

Yes. You can either transfer your savings to another WS&L account or withdraw it to your nominated account.

### **How do I access my account?**

Online banking is available on the WS&L website [westcountry.org.uk] and via the NIVO app which you can download. You can also contact them by phone Monday – Friday [10am – 1pm] on 0800 304 7041.

# KEY FACTS ABOUT YOUR SCHEME

---

- You can save between £10 – £200 per month in your Christmas Salary Savings scheme.
- The contributions are deducted net directly from your salary or via direct debit.
- The account offers 1% gross interest which is added to your account on 31st October, after which your savings are available for withdrawal. You can then start saving again for the following year.

**WS&L also offers all of its members financial wellbeing information, including signposting to organisations that offer free expert guidance on money matters and related issues.**

Full terms and conditions are available to view on the WS&L website. Please note that interest rates may increase or decrease. However, members will be informed of any changes.

Westcountry Savings & loans is regulated by the Financial Services Compensation Scheme.

Members can take advantage of a range of savings accounts, competitive rates on loans, dependent on personal circumstances, and free financial wellbeing information.

More information can be found at [www.westcountry.org.uk](http://www.westcountry.org.uk)

Kestrel Court  
Harbour Road  
Portishead  
North Somerset  
BS207AN

Call 0800 304 7041  
You can also follow us on our  
social channels



Protected

Your money is  
protected up to £85,000