

Society

Issue 7 • Autumn/Winter 2017

Society seals deal to sponsor SWPL

Major boost for Scottish Women's Football



The magazine of



SCOTTISH
BUILDING SOCIETY

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Welcome



YOUR Society remains as committed as ever to supporting local communities across Scotland and in this issue we bring news of our most exciting and far reaching sponsorship initiative yet.

Our ground-breaking deal with Scottish Women's Football will help to nurture grassroots opportunities for girls and young women to develop their playing skills, and improve health and wellbeing.

I'm delighted to welcome our guest contributor Margaret Taylor, Personal Finance Editor at The Herald, who brings you tips on how to beat the Brexit pinch on page 8.

We love to feature news about our members and in this issue you will find out how we helped entrepreneurial Borders restaurateurs Roger and Bea Mckie, and Glasgow medics Roddy and Cate O'Kane, to move into their new homes.

Finally, voting is now open for the community charities you would like your branch to support in 2018 and we'd love to hear from you. ✨

Kerra McKinnie
Head of Marketing and Communications
members@scotbs.co.uk

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.

AGM brings welcome news on strong financial results and improved rewards for members



WE were delighted to welcome members to Surgeons' Hall in Edinburgh for the 2017 Annual General Meeting of the Society. Scotland's oldest museum proved an excellent venue for the event and attendees were able to enjoy a tour of its remarkable collection of medical curiosities.

The meeting heard that the Society returned a pre-tax profit of £1.27 million in a year which also saw the further development of our loyalty programme, including the launch of a new Loyalty Cash ISA. During the year to 31 January 2017, the Society's mortgage balances increased by 8.8% to stand at a record £311 million, while savings balances also grew to £365 million.

Speaking to members, Chief Executive Mark Thomson said: "I am delighted to report another set of healthy results, with pre-tax profit of £1.27 million, an achievement directly in line with our five-year plan.

"The launch of our Loyalty Cash ISA allows members to benefit from enhanced rates of interest the longer funds are deposited with us. It is just one of the ways we seek to reward our members for their loyalty to the Society."

All members are notified about the AGM which is held each year in May, and are encouraged to attend. ✨



Strong turnout at AGM: Scottish Building Society members gathered to hear from their Board and meet the management team at Surgeons' Hall

Rob Golbourn retires from the Board



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



Rob Golbourn will step down from the Board of Scottish Building Society, as planned, on 31 October 2017. He retires after serving eleven years as a non-executive director, latterly as Chairman. During that time he has made a valuable contribution to the Society's growth, our successful merger with Century Building Society and our preparations to embrace the digital age.

Prior to joining the Board Mr Golbourn was Managing Director of Scottish Widows Bank for nine years, and before that had a long career with Clydesdale Bank. He is a Fellow and former Member of Council of the Chartered Institute of Bankers in Scotland. He leaves with the best wishes of all Society directors and staff. ✧

Society praised for ethical performance

Scottish Building Society has been recognised by the *Move Your Money* campaign as one of the 'Magnificent Seven Building Societies', scoring 98/100 on the campaign's ethical scorecard.

Of the 72 financial institutions surveyed, Scottish Building Society's score was second only to the Ecology Building Society, and well ahead of the major Banks.

Move Your Money commented, "Unlike the Big 5 Banks, who have been mired in scandal for years if not decades,

these seven bastions of good behaviour have a squeaky-clean record sheet, with no fines for criminal activity, no use of tax havens and minimal customer complaints.

"Like other building societies too, these seven lend almost exclusively to individuals and businesses in the real economy, and avoid the risky speculation that large banks engage in.

They are stable, safe places to keep your money, with strong links to the local economy and an

honest approach to business. For anyone looking to support one of the leading examples of better banking, these building societies represent one of the best places to move your money."

Move your Money is an independent not-for-profit campaign working to raise awareness about the broad range of financial institutions available to individuals in the UK. They aim to provide people with the information and confidence they need to make informed decisions regarding the types of financial institutions that they want to support, and opportunities to take action to make the banking system better. ✧



Scottish Building Society highly commended in national mortgage awards

Once again the Society has been recognised in the prestigious What Mortgage Awards, receiving Highly Commended in the Best Guarantor /Assisted Mortgage

lender category for 2017. The Awards recognise the best businesses in the UK mortgage and personal finance markets as voted for by consumers.



Best Guarantor / Assisted Mortgage Lender

Five minute interview

Scottish Building Society has a new Chairman in Raymond Abbot. Raymond has been Vice-Chairman and Senior Independent Director at the Society since 2015, and a member of the Board since 2013.

You are at the helm as Scottish Building Society moves towards its 170th year. Where do you see opportunities to leave your mark on its incredible history?

Thanks to advances in technology, there is enormous opportunity to make a noticeable difference as we continue with our steady progression towards offering members the convenience of checking balances and transacting online. We have taken our time to understand fully what our members want. Passbooks will not disappear, and through our branch and agency network we will continue to provide a face to face service in communities across Scotland. But more and more members want to interact digitally and we will be pleased to offer that option too. It will be a milestone in the Society's history, and I'm delighted to chair the Board at this exciting time.

What does a typical month look like for you?

As well as Scottish Building Society, I am also Chairman of Foresight 3 VCT and Integrated Environmental Solutions Ltd. Each post officially takes up to three days per month, but every day I deal with phone calls and there are always papers to read and meetings to prepare for. Although the businesses are all very different, my role as Chairman is the same which is to help build long term growth returning value to shareholders, or in the case of the Society, its members. In my leisure time I enjoy golf, but I'm clearly not finding enough time to play as unfortunately my handicap has gone up.

What are the biggest challenges you face?

We face issues in continuing to attract and retain the quality of people that we need to ensure we remain relevant and will still be a thriving mutual 170 years from now. We also need a diverse mix of skills, outlook and experience on the board and we are currently looking to co-opt a technology expert to support our online strategy. Cyber security is a challenge to every organisation and something we take very seriously. Ultimately it is the responsibility of the Board to ensure



Board changes

Raymond (left) replaces Rob Golbourn as Chairman. Rob will remain as non-executive director until he retires from the board at the end of October 2017.

Margaret MacKay (centre) is a new addition to the board. Margaret began her career with HBOS, and was latterly Managing Director, Scotland and Ireland Division, with Peel Ports. She has over 36 years' experience in PLC, AIM listed and family owned businesses.

Former Clydesdale Bank executive Jack Ogston (right) is now Vice-Chairman and David Peebles replaces Raymond as Senior Independent Director.

our members' details are safe and secure. Apart from that, being an ardent Hibs supporter can be very challenging at times!

What is the most important financial lesson you have learned?

When I trained as a chartered accountant I was put into the insolvency team where I learned that profit isn't real until there's cash in the bank. Also, I don't know where the saying 'no news is good news' came from. In my experience, when it comes to financial matters, 'no news' never means 'good news' and it's usually time to pick up the phone and find out what's really happening.

What have you enjoyed most in your time so

far with Scottish Building Society?

I have served on the board of the Society for over four years now, latterly as Vice Chairman and Senior Independent Director. I really enjoy the interaction with people I come across, members as well as staff and my colleagues on the board. I am also pleased that the Society is to support the development of women's football in Scotland through sponsorship of SWPL. My daughter loved playing football growing up, but back then there was no way to follow through with the game when she left school. By sponsoring SWPL we will invigorate the game at grassroots level and help to provide opportunities for current and future generations of players, and I will enjoy going to matches when I can. ✨

Raymond's CV highlights

1980: Graduated from Edinburgh University with a Bachelor of Commerce degree and joined Thomson McLintock, now KPMG, qualifying as a Chartered Accountant two years later.

1987: Joined Bank of Scotland as Manager in the Corporate Finance Division.

1998: Accepted post as Director of Investment and Head of Venture Capital at British Linen Bank (HBOS) after stints as Manager, Structured Finance with Royal Bank of Scotland and Senior Investment Manager with Ivory & Sime.

2000: Led the spin out of Albany Venture Managers from HBOS plc before becoming Managing Director of Alliance Trust Equity Partners from 2006 until 2011.

2013: Became a non-executive director at Scottish Building Society, part of a portfolio career encompassing consultancy and directorships for companies planning long term growth.

Personal: Raymond lives in Edinburgh with his wife Lesley. He has three grown up children and enjoys golf, football and swimming.

Cooking up a storm in the Borders



When self-employed Roger and Bea Mckie moved to the Borders to open a new restaurant venture they didn't expect financing a new home would be easy

THE entrepreneurial couple took over an established business at Gattonside near Melrose in April 2015 and set about transforming it into the restaurant they wanted. Today, renamed Seasons, it is an award winning eatery recommended in the Michelin Guide for its good cooking and use of fresh seasonal ingredients.

Roger's route to success in the restaurant business is not a conventional one. He had been working as a management consultant in London after an early career in sales and marketing at Proctor & Gamble. Bea, who is originally from Penicuik, previously owned a craft shop in Cheltenham. They moved to Scotland and into hospitality in 1997.

"We were attracted to the Borders because it is now so accessible thanks to the new railway. Renting was the sensible option while we concentrated on building up the business and establishing a new life," said Roger. "With two years' successful trading under our belt we were ready to settle and found a house in the Yarrow Valley that's perfect for us and just twenty minutes from the restaurant.

"The next stage was to secure a mortgage. Being self-employed with a relatively new business, we didn't think it would be easy. Our lawyer initially put us in touch with a mortgage broker in Glasgow, but the process was becoming arduous so I began to look around. I came across Scottish Building Society online. It appealed to me, partly because it is a mutual, which is unusual these days, and I'm not a fan of banks. I rang the Galashiels branch and within 12 hours I had a call back from a very nice man who offered to help.

"The service we received from Galashiels branch was superb, and Alex Moffat was very friendly, efficient and professional throughout. I am a bit of a rebel and do not employ an accountant, preferring to manage all the business finances myself, but that was not a problem. We supplied HMRC evidence of our first two years' trading along with confirmation of income tax paid and the Society was happy to offer us a mortgage. I don't think other lenders would have been so accommodating, nor would we have received such a personal service." ✨



Exclusive members' discount at Seasons

Roger and Bea are offering fellow Scottish Building Society members 10% off their bill during October and November 2017. Please mention Scottish Building Society when making a reservation.

To book a table call 01896 823 217
www.seasonsborder.co.uk

Youngsters can learn from saving their pennies

Scottish Building Society is offering a free piggy bank with every new junior savings account

Saving regularly into a building society account, and taking advantage of tax efficiencies, will build a pot of money to take care of some of the bigger ticket items in a young person's life such as gap year travel, a deposit for a first home or cash towards a car.

"Piggy banks are a great way to encourage your child to value their pocket money," says Head of Marketing Kerra McKinnie. "Popping a few coins in the bank each week soon sees funds grow which allows kids to buy a treat they perhaps couldn't otherwise afford."



Our Loyalty Promise...
to make products available that will reward your loyalty to us.

The Society offers three under-18 accounts to cater for all requirements. The Junior ISA makes the most of tax-free saving and allows you to put away up to £4,128 for each child, each year. You can open a Junior ISA account with just £1 deposit and can choose to save lump sums or make regular payments. There is no tax to pay on the interest earned.

The Junior Saver Account is designed to help anyone save money for a child until they reach the age of 18. The rate of interest increases the

longer you save and it is possible to save right up to £25,000.

Finally, the Junior Regular Saver offers a competitive interest rate and is exclusively available to members who can open an account for any child up to the age of 18. It can also be opened in the child's name, as long as they are aged between seven and 17. ✨

For more information on ways to give young people in your life a great start visit www.scottishbs.co.uk or call in to your local branch.

Proud sponsors of Scottish



The Society's Mark Thomson and Kerra McKinnie are joined by Scottish Women's Football executives and players at Hampden to launch their three year partnership

"As a proud Scottish brand we are delighted to be joining forces with Scottish Women's Football to help unlock the potential of the sport"

Mark Thomson, Chief Executive, Scottish Building Society.

Women's Premier League

A ground-breaking three year deal sees **Scottish Building Society** support Scottish Women's Football as title sponsor for their two top senior leagues

THE Society's sponsorship of SWPL 1 and SWPL 2 confirms continued growth and development at a key time for the sport. It will also ensure that for the first-time prize money will be presented to the League winners from 2018, helping clubs develop a strong elite pathway, with the aim of allowing more women to play professionally in Scotland.

Society Chief Executive Mark Thomson said, "As a proud Scottish brand we are delighted to be joining forces with Scottish Women's Football to help unlock the potential of the sport and support its future development here in Scotland. Scottish Building Society is firmly rooted in local communities across Scotland where we have helped our members save for their future and buy their homes since 1848. This is an exciting

time for women's football and we look forward to working with SWF to develop the sport over the coming years."

By supporting Scottish Women's Football, the Society will also help achieve Scottish FA's vision of having 20,000 women and girls registered to play football by 2020.

Vivienne MacLaren, Chair of SWF, said, "It has been a wonderful year for women's football in Scotland and this is the icing on the cake. We have new appointments at the SWF team, seen a surge in media interest in the game and now we have a new major sponsor. Everything is moving in the right direction."

Fiona McIntyre, Executive Officer of SWF continued, "As the women's game continues to grow, having the support of an organisation such as Scottish Building Society will help us achieve our vision of being a world-class women's

footballing nation. On behalf of the clubs, players and staff we would like to thank them for their investment."

Rangers player Hayley Sinclair (inset left) said, "All the Rangers team are excited to see a new sponsor for the League. Hopefully this means the start of more investment into the women's game which we all welcome."

Chris Roberts (inset right), former manager of Hibernian Ladies, who recently moved to English FA WSL club Bristol City, said, "To have a league sponsor is fantastic recognition for all the great work the clubs are doing and to the players in the league for the excellent product they provide every week. For Scottish Building Society to see the potential in the league is very exciting and I am delighted they have invested. Women's football in Scotland has achieved great things with very little financial support, so I'm excited to see the new heights that we can achieve." ❄️



Picture: Tommy Hughes

Our Loyalty Promise ...
to provide you with exclusive offers

Nominate future champs for our special training camps

To celebrate our partnership with Scottish Women's Football, we are running a series of Football Skills training sessions with players and coaches from the SWPL.

The sessions are open to boys and girls of any ability aged 5 to

12 and will be taking place across the country.

Our first camp will be held at National Sports Performance Centre the Oriam (above), near Edinburgh, early next year. We are offering members the chance to nominate up to 3 children to take

part in these exclusive sessions.

Simply email the names and ages of your nominees to members@scotbs.co.uk together with your account number.

Look out for details of upcoming camps in your area in future editions of *Society*.

Terms and conditions

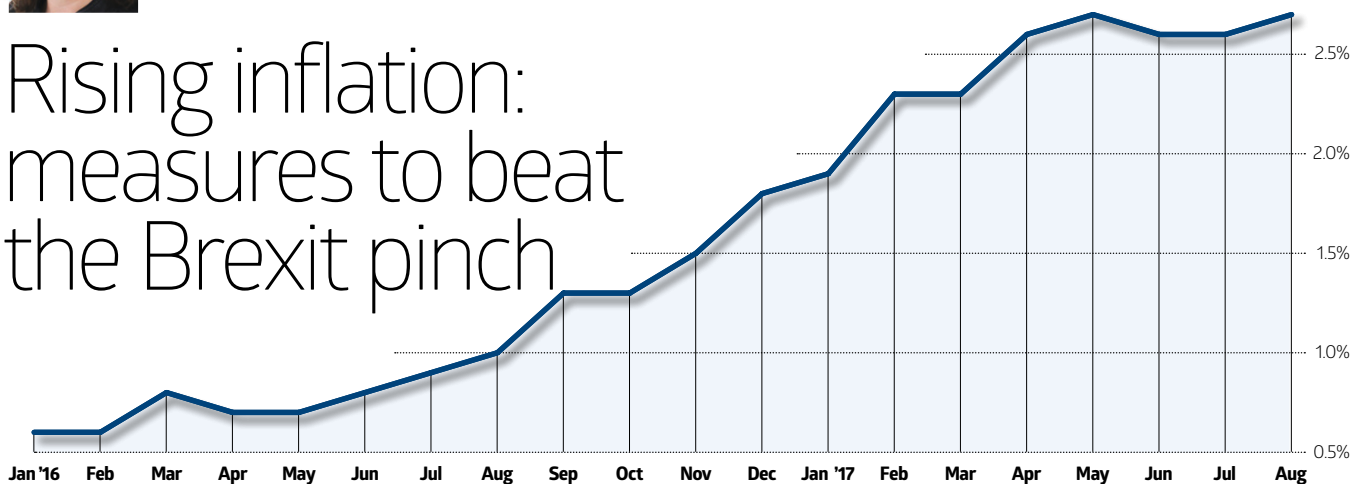
Nominations close 30th November 2017. Maximum 3 nominations per member. If your nomination is successful, we will contact you with more details by the end of December 2017.



By Margaret Taylor, Personal Finance Editor, The Herald

UK CPI, 12 month % change
Source: ONS

Rising inflation: measures to beat the Brexit pinch



A PART from a blip in June, inflation has been on an upward trajectory ever since the UK voted to leave the European Union in the middle of last year.

Indeed, according to data from the Office for National Statistics, inflation as measured by the consumer prices index, which charts the change in the price of a basket of goods and services ranging from breakfast cereals to hotel stays, was sitting at 2.9 per cent in August, up from 2.6 per cent a month earlier.

Broadly speaking, the reason for the rise is that the weakness of the pound since the Brexit vote has made the cost of importing raw materials and finished goods more expensive.

More specifically the rate was affected between July and August by higher clothing and motor fuel prices, with the ONS noting that inflation on clothing and footwear in particular was at an all-time high of 4.6 per cent. There were also sharp rises in the cost of furniture, household goods and dining out.

This is obviously having an impact on all our pockets, especially as wage growth is not keeping pace with inflation.

However, while it is widely acknowledged that raising interest rates will work to dampen

inflation by putting the brakes on consumer borrowing, at its meeting in mid-September the Bank of England's Monetary Policy Committee voted by seven to two to keep the base rate at its all-time low of 0.25 per cent.

In such an environment is there anything we can do to help protect our money or, at the very least, to make it work more efficiently?

The simple answer is yes. Most obviously, while low interest rates might be bad news for savers they are good news for borrowers, who have been enjoying an extended period of cheap money on the back of the Banks' interest rate policy.

While it generally does not make sense to overpay on products such as personal loans, which tend to apply early-repayment charges, many mortgages do allow for over payments.

Providers will apply limits to the amount they will allow borrowers to overpay by, but faced with savings accounts that are paying next to nothing in interest, any money that helps reduce your overall borrowings will be doing more for your financial position than cash that is put in a savings account.

As overpayments come straight off the capital of a mortgage they also result in monthly repayments reducing because they reduce the

sum that interest is being charged on, which in turn reduces the amount of interest being paid too.

This is a particularly savvy move for anyone who may be coming to the end of a fixed term on their mortgage. With the MPC indicating that it may increase the base rate when it meets in November the expectation is that interest rates will begin rising in the near future.

Anyone looking to remortgage after they do could face a higher rate so reducing the size of the loan in the meantime makes good long-term financial sense.

Another option is to accelerate saving for your child's future to take advantage of the higher interest rates many children's savings accounts offer when compared to mainstream accounts.

Scottish Building Society's Junior ISA, for example, is currently paying an interest rate of two per cent. While the account is subject to the Government's annual £4,182 limit per child and the money saved can only be withdrawn when the child whose name it is in reaches the age of 18, such accounts do offer parents the chance to make their money go a little bit further for the good of their child's future.

In the current climate, even small measures can prove a big help. ✨

Paper bills and statements: your right to choose protected

THE Office for National Statistics says that 506,000 people in Scotland have never used the internet, so it is clear that a large number are heavily reliant on paper bills and statements to manage their financial affairs. Last year we were awarded a 'Best Practice' Mark of Distinction by the Keep Me Posted campaign in recognition of our commitment to provide customers with the option

to receive financial information by post without the fear of additional charge or penalty.

We were therefore delighted to be invited to a drop-in session held at the Scottish Parliament designed to introduce MSPs to the campaign and tell them why having access to paper matters for Scots. The event was sponsored by Sandra White MSP and received cross-party support. ✨



Kerra McKinnie with Judith Donovan CBE, Chair of the Keep me Posted campaign

Move made easy for medics with Professional Mortgage

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

OUR LOYALTY
— OUR COMMITMENT —
— TO OUR —
MEMBERS
PROMISES

After years on the move in pursuit of their careers, Cate and Roddy O’Kane returned to Glasgow to set up home with their young family.

THE couple spent six years in Leeds and a year in Canada before moving back to take up new posts, Cate as a lecturer in nursing at the University of West of Scotland, and Roddy as a neurosurgeon at the city’s Queen Elizabeth hospital.

“When we lived in Glasgow before we were married it was in a west end flat which was known as party central,” says Cate. “Our priorities had changed when we returned in 2013 with three young children, and we had to carefully consider where we wanted to live. We rented property in Bearsden for three years and, with the kids settled, we were delighted to find a home that we all liked, close to schools and local parks.”

The O’Kane’s bought a six-bedroom detached house in the popular Glasgow suburb with the help of a Professional Mortgage from Scottish Building Society which allowed them to borrow 95% of the purchase price, more than is available with a standard mortgage product.

“It was a four-bedroom house originally, and the previous owners had extended in to the attic. I am from Stornaway on the Isle of Lewis and Roddy is from Ireland, so it’s great that we have room for family to stay with us when they visit. We hadn’t had a mortgage for many years, so as soon as we found the house we made an appointment with an adviser who recommended the Society’s Professional Mortgage to us. We have not had particularly good experiences with banks in the past, and it had not occurred to us to use a building society before now, but I’m glad we did.

“Everything was really straightforward, communication was easy and efficient, the



The O’Kane’s can finally unpack their boxes, and have plenty of room for visiting friends and family in their new home

mortgage rate is very competitive and it was arranged really quickly which meant we were able to move within six weeks of finding the house. I liked the fact that the Society considered our needs as individuals and the Professional Mortgage allowed us to borrow more than the ‘one size fits all’ affordability models of many other lenders.

“After being on the move and renting for

so many years, we are finally opening up our wedding china and putting up our pictures. It feels lovely to be properly part of the community which is something we felt we missed out on when we were renting. The children love it here too, so we can at last put down some roots and I hope to be here for a long time to come. However, if we do have to move again, the good thing is we can take our mortgage with us.” ✨

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 £500,000, depending on the size of the loan compared to value.
- **Save money** – we offer highly

competitive rates so if you already have a mortgage with Scottish Building Society 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.*

Vote now to support your local charity of choice in 2018

Voting is now open for members to choose which charity you would like the Society to support in your area next year. These good causes would like your vote ...

North of Scotland

The Multiple Sclerosis Therapy Centre Inverness has the only oxygen chamber in the central Highlands and provides treatments as well as emotional and social support for people with a range of medical conditions.

New Start Highland tackles poverty, homelessness and long term unemployment in the Highlands by providing practical support and delivering training opportunities to help people realise their potential.

The Highland Hospice is the only provider of specialist palliative care in the Highlands and aims to support people living with an advancing, life shortening illness.

Glasgow & W Scotland

Buddies Club Play Scheme was set up in 1994 by a group of parents in North Glasgow as a Sunday play club for children with disabilities. It now has over 150 families benefitting from clubs and services for children and young adults who are affected by a range of disabilities, including autism.

Emmaus Homelessness Charity supports people to work their way out of homelessness, providing meaningful work as well as a stable home for as long as someone needs it.

Scottish Association for Mental Health (SAMH) provides a range of services for young people living with mental health problems. Dedicated to well-being for all, the charity envisions a society where people are able to live their lives fully, regardless of their circumstances.

Troon & SW Scotland

South Ayrshire Foodbank is part of a nationwide network supported by the Tussell Trust, working to combat poverty and hunger in South Ayrshire.

Hansel provides social care services to people living with disabilities, offering a unique range of flexible and innovative person centred services including employment advice, short breaks and lifestyle support.

Combat Stress at Hollybush House in Ayrshire offers a warm and friendly atmosphere and provides treatment and care for veterans struggling to cope as a result of PTSD and other issues.

Borders

Stable Life provides a safe, nurturing learning experience using the horse and its environment to help young people who are experiencing personal challenges reach their full potential, and become healthier and happier as a result.

TD1 Youth Hub offers support, safe space, guidance and opportunities to young people between 11 and 19 years old in the Borders region from its base in Galashiels.

Borders Children's Charity provides financial and practical support to young people suffering from poverty or a disability or sickness or distress.

Edinburgh & E Scotland

Children 1st provides families with practical advice in difficult times and support for survivors of abuse, neglect, and other traumatic events in childhood.

Maggie's Centre at the Western General in Edinburgh provides free practical, emotional and social support that has been shown to strengthen physical and emotional wellbeing for people with cancer and their family and friends.

Crossreach provides care and support to some of the most vulnerable people in Scotland to help them live full and rewarding lives.

Please vote for your preferred charity for 2018 online at www.scottishbs.co.uk

Alternatively pop in to your local Branch or Agency office and complete a voting form.



Afternoon teas prove popular

Staff step up for

Society colleagues across Scotland are to be congratulated for the enthusiasm shown in supporting this year's chosen charities. Keen to raise as much as possible for local good causes, they have been walking, running, baking and giving up their free time for the benefit of those in need.

The Society presented Ravelrig Riding for the Disabled with a much needed donation of £1000 at the AGM in May following the members' vote. Meanwhile Edinburgh staff have been working hard throughout the year to raise even more money for the charity, organising afternoon tea parties, an Easter bonnet and baking competition and even a nail spa for donations. Some of the fitter members of the team took part in the Edinburgh Marathon Relay.

Children and young adults with learning disabilities in the Highlands will have something to smile about thanks to the fundraising efforts of the team in Inverness in aid of the Elsie Normington Foundation. Staff took part in a sponsored walk and have been running competitions

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



Specialist palliative care at the Highland Hospice





Team Edinburgh run Marathon Relay for RDA



Derek Christie presents a £200 cheque to Dick McLachlan of Irvine & Troon Cancer Care

chosen charities

and bake sales to contribute to a specialist play centre, respite wing, community coffee shop and supported housing.

The Rowan Boland Trust is a small but deserving charity that offers financial assistance to young people living in the Scottish Borders with proven ability to further their sporting careers. As well as providing printing services and promoting the charity's events, staff at Galashiels have organised a quiz and a very successful book sale to boost their fundraising efforts.

This year's Society Christmas cards will raise funds for St Margaret's Hospice in Glasgow, a facility that has touched the lives of many since it opened in 1950. Glasgow Branch staff have also donated an exercise bike.

Finally, the team at Troon were delighted to present a generous donation from a Society member to Irvine & Troon Cancer Care to support their patient transport and information service. They will continue to collect money in aid of the service until the end of the year.

Competition



WIN a luxury Scottish Hamper

From salted savouries to sweet treats, Scotland's culinary triumphs are famous throughout the world. If you like to tickle your taste buds with a tippie of whisky, enjoy Dundee marmalade on your morning toast, or like shortbread with your coffee, don't miss this chance to win a hamper full of your favourite things.

The Prize

We have three luxury hampers to give away and winners will be the first three names drawn at random from correct entries. The superb Scottish Gift Baskets will contain gourmet goodies from the Grampian region, including:

- Bottle of William Grants Blended Scotch Whisky (70cl)
- Mackie's of Scotland Flamegrilled Aberdeen Angus Potato Crisps (150g)
- Deans of Huntly Extra Mature Cheddar Cheese Oat Nibbles with Chive (150g)
- The Whisky Sauce Co Scotch Whisky Dressing (125ml)
- Isabella's Mustard Relish (150g)
- Isabella's Luxury Raspberry Jam (227g)
- Mackays Vintage Dundee Orange Marmalade (340g)
- Deans of Huntly Belgian Choc

Chunk Shortbread in Gold Box (160g)

- Walkers of Aberlour Sultana Slab Cake (350g)
- Mrs Bridges Assorted Fudge Gift Box (170g)
- Mrs Bridges Butter Gingers (155g)

How to enter

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

William Grant & Sons hold the title of Scotland's oldest continuously family-run, blended whisky makers. What year did former cow herder William Grant open his first distillery?

- A. 1878 B. 1887 C. 1898

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 30th November 2017. 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 winner

Congratulations to Mrs Dianne Walker of Nairn who correctly answered the competition question in the last issue of Society to win a VIP package including dinner and prime seats at the Royal Edinburgh Military Tattoo.

We asked what year the first Edinburgh Tattoo took place. The correct answer is 1950. ✨

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