

NHS Credit Union Ltd

9 Dava Street, Govan, Glasgow G51 2JA

Member Charter

NHS Credit Union Member Charter

At the NHS Credit Union, we believe that together with our members, we can build a strong and prosperous community. Our Members Charter outlines our shared values, and responsibilities to each other.

1. Transparency and Trust:

- We promote transparency by providing clear information about our services, fees, and policies.
- Members can trust us to handle their financial matters with confidentiality, professionalism, and integrity.

2. Member Protection and Fair Treatment:

- We are dedicated to protecting our members' interests and ensuring fair treatment for all.
- Members have the responsibility to provide accurate and truthful information when applying for financial products and when using our services.

3. Excellent Member Service:

- We prioritise exceptional member service, aiming to meet and exceed members' expectations.
- Members are responsible for seeking information, asking questions, and actively engaging in improving their financial health.

4. Financial Education and Support:

- We empower our members with financial education resources and tools to enable them to make informed decisions.
- Members are responsible for taking advantage of these resources and actively working towards improving their financial wellness.

5. Collaboration and Engagement:

- We foster a sense of community and collaboration among our members.
- Members are encouraged to actively participate, share their ideas, and contribute to the betterment of NHS Credit Union.

6. Social Responsibility:

- We actively contribute to the well-being of NHS communities and promote social responsibility.
- Members are responsible for considering the impact of their financial decisions on the NHS Credit Union and supporting its ethical values.

7. Accessible and Inclusive Services

- We strive to provide accessible and inclusive financial services to all members. Recognising and responding to their unique circumstances.
- Members have a responsibility to communicate any specific needs or challenges they may have so that we can assist them effectively and compassionately.

8. Value for Money:

- Membership with the NHS Credit Union offers great value for money.
- Members are responsible for managing their finances prudently and utilising the credit union's services responsibly.

9. Enhancing Financial Health and Well-being

- Working with the NHS Credit Union to build financial resilience can enhance members' financial health and overall well-being.
- By making sound financial decisions, setting financial goals, and utilising our services, members can achieve greater stability and peace of mind.

10. Understanding the Impact of Inequalities:

- We acknowledge the impact of inequalities on individuals' well-being, including financial health.
- Our services and initiatives are designed to recognise these inequalities and promote inclusivity and fairness across our shared communities.

Becoming a member of the NHS Credit Union means joining a community that values transparency, fairness, and member responsibility. Together, with our members NHSCU will strive to build a stronger financial future for ourselves, our families, our colleagues, and our shared communities. We encourage members to embrace their responsibilities, help themselves and others, while working together to achieve our shared goal of community wealth building.