Newbury Building Society
Team Directory

Newbury
Building Society

Welcome!

Welcome to the Team Directory—your central hub for understanding who does what, how to get the support you need and ultimately how everything fits together!

Whether you're looking to…

- find the right team for **help answer your query**,
- **learn more** about a team you're unfamiliar with,
- check a **Service Level Agreements (SLAs)** for a task you need,
- or just find a team's **contact details**,

…you're in the right place!

Simply head to the relevant team's page in the directory using the contents page overleaf.

Each team's section provides a clear overview of the team's role within the business, key responsibilities/processes, key SLAs that may support you or our customers and how best to contact them.

Not sure which team you need? Use the **Quick Links** search on page 5: select a keyword related to your query, and you'll be taken straight to the most relevant team's details.

Not sure which people make up a team? If you want to know who is in a team, the team structure or find a particular colleague's details, the Employee Directory on **PeopleHub** is a great toll to use. You can search by team, name, or department and view key info such as working patterns and job role. A user guide is on NICO to help support you with this.

If you have any **feedback or suggestions** for how it could be improved, please reach out to your Employee Forum representative in the first instance.

Please Note: The information in this directory is provided by teams annually, and although best endeaours are made to update it, (e.g. SLAs), please bear this in mind. Contact the team directly if you have any queries about the information supplied.

Team directory

Head office

Business Change – Process Improvement (CEPI)	01635 555753	cepi@newbury.co.uk
Business Change – Project	N/A	bcd@newbury.co.uk
Compliance	01635 736795	compliance.malbox@newbury.co.uk
CS/Ops – Mortgage Support	01635 555570	mortgages@newbury.co.uk
CS/Ops – Payment Support	01635 555588	paymentsupport@newbury.co.uk
CS/Ops – Savings Support	01635 555773	Savings2@newbury.co.uk
Data & Governance	N/A	data@newbury.co.uk
Direct Sales	N/A	direct.mortgages@newbury.co.uk
Facilities	01635 555731	facilities@newbury.co.uk
Finance	01635 555794	finance.mailbox@newbury.co.uk
HR	01635 555585	hr.mailbox@newbury.co.uk
IT – Core System Support (CSS)	01635 555790	ict.css@newbury.co.uk
IT – Governance	01635 555703	xania.harden@newbury.co.uk
IT – Technical Support	01635 555789	ict.mailbox@newbury.co.uk
Intermediary Sales	01635 918000	brokerenquiries@newbury.co.uk
Marketing & Communications	N/A	marketing.mailbox@newbury.co.uk
Operational Quality Assurance (QA)	N/A	qamailbox@newbury.co.uk
Product Management	N/A	product.management@newbury.co.uk
Reception	01635 555700	enquiries@newbury.co.uk
Retentions	01635 555755	product.switch@newbury.co.uk
Risk	N/A	risk.mailbox@newbury.co.uk
Scanning	N/A	N/A
Treasury	N/A	treasury.mailbox@newbury.co.uk
Underwriting	01635 555772	underwriting@newbury.co.uk

Branch

Abingdon	01235 527750	abingdon@newbury.co.uk
Alton	01420 84275	alton@newbury.co.uk
Andover	01264 361455	andover@newbury.co.uk
Basingstoke	01256 816813	basingstoke@newbury.co.uk
Didcot	01235 813431	didcot@newbury.co.uk
Direct Sales	N/A	direct.mortgages@newbury.co.uk
Field Training	N/A	fieldtrainerbooking@newbury.co.uk
Hungerford	01488 684705	hungerford@newbury.co.uk
Newbury	01635 522588	newbury@newbury.co.uk
Thatcham	01635 864996	thatcham@newbury.co.uk
Winchester	01962 852716	winchester@newbury.co.uk
Wokingham	0118 978 5945	wokingham@newbury.co.uk

Not to be shared – for internal use only

Head office department locations

Quick links

The following links can be used to help navigate you to the appropriate team for your enquiry.

Agreement in Principle (AIP) for broker	ISA transfer In	Retention
Agreement in Principle (AIP) for direct customer	ISA transfer Out	Repossession
Arrears	Letter Template Amendments	Risk event
Broker	Mortgage Appointment	Savings appointments
Broker information release	Mortgage Offer (not PT)	Service desk
Community support	mortgage offer (pt)	sbs/sopra
Completions	Mortgage Completion	Suspicious Activity Report (SAR)
Data subject access request (dsar)	myaccounts	telegraphic transfer (tt)
Decision in Principle (DIP) for broker	Newbury learning Hub	Underpayment
Decision in Principle (DIP) for direct customer	NICO	Utilities
Deeds registration	One Banx	Valuation
Document storage (DSX)	Overpayment	Variation Requests for broker
Dormancy	Password Unlock	Variation Requests for direct customer
Employee benefits	Post	Volunteering
Enhanced due diligence (edd)	posters	vulnerable customer
ESIS illustration for broker	Product Creation/Withdrawal	
ESIS illustration for direct customer	Product Ends (mortgage)	
Forbearance	Product Transfer (mortgage)	
Health and Safety (H&S)	Product Switch (mortgage)	
Intermediary	Proc Fee	
	Rate switch	
	Re-offers	

Business Change - Customer Experience & Process Improvement (CEPI)

Manager: Wendy Matthews
Head of: Wendy Matthews

N/A

cepi@newbury.co.uk

HOF - at the back of the right wing by the Yew room

SLAs

When a new opportunity is raised with our team, prioritisation logic is applied, which considers factors such as impact/benefit, risk and ease of delivery. Our workload is then guided by those that have the highest priority scoring.

Purpose/objectives

- Challenge processes that aren't working efficiently or providing the best customer outcomes. Working directly with teams; we lead initiatives to implement sustainable improvements.
- Promote a culture of continuous improvement across the Society and help teams to embrace the opportunities it'll give them.
- Provide visibility of improvements made across the Society

Key processes/what we do:

- Documenting (process mapping) and evaluating (data analysis) current workflows to identify inefficiencies.
- Applying methodologies to highlight waste, and opportunities to improve the quality of our processes.
- Creating a business case for any proposed improvement, which balances benefits and risk .
- Supporting smooth transitions during process or system changes
- Tracking KPIs to measure Society wide improvement outcomes
- Support CI activity, where needed, within teams

Useful information/FAQs

- What is the difference between continuous improvement and process improvement? CI is what we call the change activity led by teams, PI is what we call change activity led by CEPI to support teams directly.
- What approach do you take when starting a new improvement initiative? We review opportunities based on elements of Lean and Six Sigma methodology. This allows us to really understand the root cause of a problem and its impact, before making any changes.
- Who can suggest improvement ideas? Anyone - CI thrives on input from all levels and areas! First speak with your line manager or CI champion (if you have one), and if you need any more support reach out to us directly.
- How is success measured? By tracking key performance indicators (KPIs) like customer satisfaction, time/error reduction and cost savings.
- How can I get involved? Share improvement ideas or perhaps volunteer to get invovled in CI/PI activity or become a CI champion!

More about us/interesting facts

- All of the CEPI team have jumped out of a aeroplane!
- "Most people spend more time and energy going around problems than trying to solve them."
- The team was established in Feb 2023 and within the first 2 years had implemented 30 improvements, which all provided a better customer experience and combined savings of over 350 days of time and £230k costs!

Business Change - Project Delivery

Manager: Wendy Matthews
Head of: Wendy Matthews

N/A

bcd@newbury.co.uk

HOF - at the back of the right wing by the Yew room

SLAs

Timelines are outlined in project plans and raised to project team and project board. Commitment from Project Board/team is required to ensure these dates can be met.

Purpose/objectives

- To provide the highest quality support in the delivery of initiatives to facilitate the Society's strategic objectives and Corporate Plan.
- We provide robust Project Management using an appropriate framework (Standard, Light Touch, Leverage) and manage the full lifecycle from planning, through execution and control to project close.

Key processes/what we do:

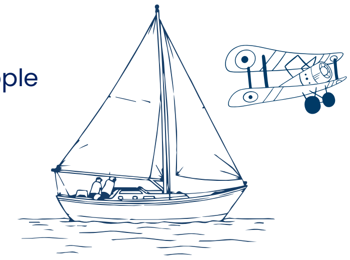
- Project definition - support Project Sponsors with the creation of a project charter. We work to ensure that every proposed solution is desirable, viable and achievable.
- Requirements analysis - capture all stakeholder, MI Data and technical requirements through analysis. We assess and prioritise these requirements with the Project Team to create a specification for a solution.
- Solution Selection/Research - conduct research to identify potential solutions that fit our needs.
- Maintain a Business Case/PID to ensure projects remains viable, on track with scope, budget, timeliness, etc.
- Project Management / Governance - ensure there's a clear structure to each project, obtain appropriate sign offs and document key decisions.
- Risk Management – work with the business to mitigate risks, ensure they are identified and are appropriately controlled when transferred to business as usual after the project completes.
- Issue management: Track issues, ensure owners are assigned and items are resolved.
- Deployment – Assisting teams with deployment / go live activities

Useful information/FAQs

- We work closely with the CEPI team to help deliver solutions that have been identified from improvement activity
- Most of us are in the office most days - please feel free to come over if you want to know more!

More about us/interesting facts

- We're a talented bunch! - within our team we have people that used to teach people how to fly planes as a hobby, built a house in South Africa and even a qualified skipper (can sail yachts)!



Not to be shared – for internal use only

Compliance

Manager: Kelly Carter
Head of: Michael Goddard

01635 736795

compliance.mailbox@newbury.co.uk

HOF - left and left again - we are opposite the HR office

SLAs

- DSARs - 30 days
- EDD referrals - 48 hours
- Marketing approvals - 48 hours

Please send any compliance related queries to the Compliance Mailbox and we will be happy to help

Purpose/objectives

- The Compliance team are split into three specialist areas – Financial Crime, Assurance activities & Data Protection
- We form the second line of defence in the Society and is responsible for providing challenge and oversight to compliance related activities.
- We ensure the Society is compliant with regulatory requirements and is not being used as a conduit for financial crime.

Key processes/what we do:

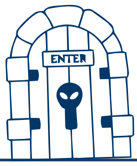
- EQMS EDD Referrals & suspicious activity reports (SARs)
- Transaction monitoring
- Internal assurance reviews
- Data Subject Access Requests (DSARs)
- EQMS Administration (Compliance issues).
- MI Reporting (Executive Committee, Audit Committee, MLRO and Data Protection reports to the Board).
- Breach assessments.
- Identification of Regulatory Changes.
- Project Assurance.
- Marketing approvals.
- Create Compliance training modules.

Useful information/FAQs

- Our whole team comes into the office on a Thursday - please feel free to come over in person if you have any questions
- The team work from a branch each month to provide support and additional training requirements.
- We are the home of Captain Compliance.

More about us/interesting facts

- We are great at escape rooms! Watch out Mortgage Retention team!



Back

CS Mortgages

Manager: Katy Harris-Briggs
Head of: Sam Walklett

01635 555570 (INTERNAL ONLY)

mortgages@newbury.co.uk

HOF - turn right & we're on the left next to the whiteboard

SLAs

- 5 working days for all (customers, brokers, solicitors)

Purpose/objectives

- Send funds to customers and solicitors to enable house purchases and remortgages, ensuring the offer conditions are met.
- Ensure the Society is adequately protected post-completion, either by registering our charge (for title insurance cases) or chasing solicitors.
- Provide customer service to our mortgage customers through the lifetime of their mortgage

Key processes/what we do:

- Completions - from submission of the certificate of title onwards.
- Direct debit and capital payment processing.
- Redemption statements and closure of mortgage accounts.
- Statements - year end (and interim), interest certificate, balance outstanding
- Payment of proc fees to brokers.

What we don't/can't do:

View/change mortgage appointments; changes to the mortgage contract enquiries (transfer of equity, changing repayment type, changing the term); Product transfer enquiries; Provide support for customers in financial difficulty.

Useful information/FAQs

- What if a customer asks to repay their mortgage? To do this we need the source of funds (i.e. inheritance, savings, etc), and the specific date they would like to repay. We can produce a redemption statement up to 2 weeks before they want to redeem.
- What if a customer wants a mortgage appointment ASAP / needs to change their appointment: We have the same access to 10to8 as branches, so can't view/amend appointments. Please direct these queries to Direct Sales.
- How can a customer make an overpayment of >£1000: If helpful, we can write to the customer confirming how much they can pay without incurring a charge (overpayment allowance) and the bank details to use to make the payment. It is helpful to know the source of funds, and if they want to reduce their monthly payment or reduce the term (for capital and interest mortgages)

More about us/interesting facts

- On average we do 128 completions a month, but in March 2025 we did a whopping 224!
- Although we're a customer support team, we regularly speak with solicitors and brokers too.

CS Payment Support

Manager: Charlotte Glendon
Head of: Sam Walklett

01635 555588

paymentsupport@newbury.co.uk

HOF - turn right & we are next to CSD and QA teams

SLAs

7 working days to reply to emails.

Purpose/objectives

Supporting mortgage customers in financial difficulty

Key processes/what we do:

- Support mortgage customers who are in or concerned about financial difficulty and signpost customers to third party support.
- Contact customers whose Direct Debit has failed.
- Take legal action where we have exhausted options and proactively manage repossessed properties to sale.
- Contact interest only borrowers to check their repayment strategy stays suitable.
- Manage the administration for mortgage term ends.
- Support customers who have not repaid their mortgage by the term end date
- Ensure mortgage accounts that form part of a deceased estate are proactively managed.

Useful information/FAQs

More about us/interesting facts

CS Savings

Manager: Denise Wright

Head of: Sam Walklett

01635 555773 (INTERNAL ONLY) or 0800 988 4857

savings@newbury.co.uk

HOF - turn right & we are on the left behind Treasury.

SLAs

- ISA transfers - 5 business days.
- New accounts - 2 business days.
- Verification code issue - 1 business day.
- Cheque referrals - 2-4 business hours.
- Secure messages replies - 5 business days.

Purpose/objectives

- Understanding the Society's Conduct culture and desire to meet obligations as defined by the FCA
- Ensure service standards are met and manage the expectations of internal/external customers by providing exceptional customer service
- Recognising the need to take particular care with customers who are classed as 'vulnerable' (e.g. with physical or psychological health problems, the elderly, financially naïve) & flagging so that others are aware.
- Support our online customers with enquiries and requests that arise from using our online service
- Protect our customers' data by taking care and maintaining privacy and confidentiality
- Protect the safety and wellbeing of external/internal customers by following relevant safety policies and immediately highlighting any irregularities
- Supporting our colleagues with processes and queries

Useful information/FAQs

More about us/interesting facts

Data & Governance

Manager: David Ward-Lyall
Head Of: Erika Neves

N/A

data@newbury.co.uk

HOF – turn right & on the right between ICT & Finance

SLAs

We agree SLAs in collaboration with data requestors, taking account of the complexity of the request and business priorities. Please contact us to discuss your requirements.

Purpose/objectives

- To provide high-quality data solutions to support the Society's strategic and operational requirements.

Key processes/what we do:

- BoE Return
- Daily KPI Reporting
- Monthly Credit and SMP Committee Reports
- UK Finance Reporting
- Supporting all other ad-hoc and regular data requirements

Useful information/FAQs

More about us/interesting facts

- The Data team was established in June 2023
- Sloths can hold their breath longer than dolphins can

Direct Sales

Manager: Eve McDowell
Head of: Emma Evans

N/A

direct.mortgages@newbury.co.uk

We are hybrid workers. We have base branches but cover all branches and can be at any branch at any time

SLAs

• Initial application assessment – 2/3 working days.
• Email enquiries – same day, day where possible.
• Customer Appointments – please direct the customer use the online booking system to view availability as this is variable

Purpose/objectives

• Our main purpose is to provide compliant mortgage advice to new and existing customers

Key processes/what we do:

• Assessing affordability to ensure the mortgage is affordable.

• Advise on the term of the mortgage, repayment type and product.

• Other variations are lettings requests, and moving back into a let property.

Useful information/FAQs

• What do I do if a customer states they require an urgent appointment? - Advise them to book in the normal way and then contact us and we will add them to our cancellation list – please advise the customer there is no guarantee that an earlier appoitment will become available

• How can I reach my dedicated RMA - Teams message them, or email our mailbox and the right person will contact you

• What additional information would be helpful when booking an appointment online - Ask for a brief summary of the customer's enquiry and add the details to the additional information section.

• We are hybrid workers - we have base branches but cover all branches and can be at any branch at any time

More about us/interesting facts

• We are a small team but have more than 90 years experience at NBS combined!

• Between us all we've met actors, composers, presenters and musicians for their mortgages!

Facilities

Manager: Chris Rice
Head of: Chris Rice

N/A

facilities@newbury.co.uk

HOF - turn left, past kitchen & we are directly to your left!

SLAs

We have lots of SLA's, so please contact us with any request and we can let you know what to expect

Purpose/objectives

Provide support services to employees including managing properties, security, environmental and health and safety.

Key processes/what we do:

- Health and safety.
- Security.
- Maintenance.
- Property (including leases/landlord relationships).
- Utilities.
- Supplies.

Useful information/FAQs

- Did you know that we also support and promote our volunteer days scheme! See NICO - volunteering for more info of how you can get involved!

More about us/interesting facts

- To give you an idea of activity - In 2024/25, 4250 work orders (planned and reactive) were raised in our CAFM Helpdesk!! 87% of these completed within our agreed SLA!
- We are really proud in everything we do, from working on refurbishment projects to general day to day maintenance.

Finance

Manager: Various - see People Hub for details
Head of: Gareth Evans

01635 555794

finance@newbury.co.uk

HOF -turn right, then we are the first team on the right.

SLAs

- We provide the Savings & Mortgage teams with the daily suspense returns sheet by 1pm.
- Please contact us for details of any other requirements and we can agree timescales with you

Purpose/objectives

- To ensure the efficient and effective management of financial resources and regulatory reporting, delivering accurate, timely and compliant information.
- We aim to provide a first class service to internal and external departments and customers, ensuring transparency, integrity and support for strategic decision-making.

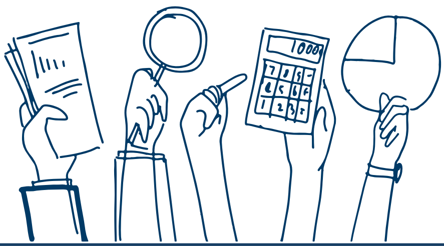
Key processes/what we do:

- Regulatory Reporting
- Banking
- Purchase Ledger
- Payroll
- Treasury Back Office
- Suspence
- Nominal Ledger

Useful information/FAQs

More about us/interesting facts

- The Regulatory Reporting Department within the Finance team was established in January 2019.
- As a department, we have a combined 130 years' worth of knowledge!!



Head Office Reception

Manager: Denise Wright
Head Of: Sam Walklett

01635 555700

receptionstaff@newbury.co.uk

Head Office - you'll see us when you arrive!

SLAs

• Incoming calls to be answered within 4 rings.
• New account checks within 10 days

Purpose/objectives

Being the first point of contact for our visitors, customers and colleagues

Key processes/what we do:

• Greeting visitors, directing telephone calls, forwarding emails, and accepting deliveries.
• We also support several back office tasks including:
  – checking new accounts
  – lost accounts
  – estate searches
  – daily and weekly savings reports
  – monthly mail merges for maturing accounts.

Useful information/FAQs

• We do our best to ensure calls are directed to the correct team or branch with the information that the customer provides.

More about us/interesting facts

• The scanning team cover any absence on the reception desk.
• We receive a lot of comments from customers who appreciate our cheerful tone and personal touch of speaking to a person rather than an automated answering system.

HR

Manager: Various - see People Hub for details
Head of: Emma Jones

01635 555585

hr.mailbox@newbury.co.uk

HOF -turn left, then left again & we the office on the right

SLAs

We aim to answer all mailbox queries within 2 working days, or provide an acknowledgement if we need time to find the answer.

If you need something urgently, please reach out to a member of the HR Team directly.

Purpose/objectives

- To support our people and the Society with care, compassion, and commercialism.
- Work with you to help solve challenges at their root.
- Keep the Society safe and compliant.
- Continue to develop our skills and culture for a successful future.

Key processes/what we do:

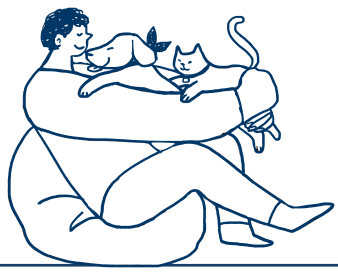
- We support people movement across the employee lifecycle
- We support you in moments that matter
- We make sure you have access to and understand your pay and benefits from holiday entitlement to PRP
- We work across the Society to enable curiosity and a growth mindset

Useful information/FAQs

- HR policies are available on EQMS and there is a wealth of information available on the NICO People page and in Documents.
- If you can't find an answer to the question you're looking to answer, please reach out to a member of the team on the email above.

More about us/interesting facts

- We're a team of animal lovers and have 4 cats and 4 dogs and 1 cornsnake between us!
- We regularly celebrate the good outcomes where we partner with colleagues to achieve - for example the launch of Learning Hub, our whole Society wellbeing offering and the Benefit Band review.



Intermediary Sales

Manager: Alice Pocock - Service Manager,
Matt Long - Sales Manager

Head of: Karen Smith

01635 918000

brokerenquiries@newbury.co.uk

HOF - turn left, past the kitchen & we're in the office back right

SLAs

- New DIPs and queries - 4 working hours
- ESIS requests - 48 hours
- Broker registrations - 24 hours

Purpose/objectives

- To Initially assess new business to see if it meets criteria before full application with supporting documentation and to generate new business from brokers.
- Develop new and existing relationships with brokers, networks and clubs.
- We always have at least 2 people in the office to answer cross-departmental queries, others work remotely or in branch.

Key processes/what we do:

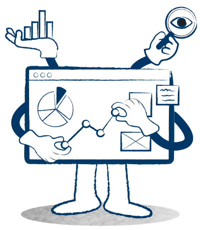
- Assessing new Decision in Principles (DIPs/AIPs)
- Broker registration and broker system (FOP) queries
- Answering general broker enquiries around product, process and criteria through calls, email and the live chat system
- Ensure products and criteria are up to date on sourcing systems
- Business visits to broker firms and club/network road shows
- Identifying new leads to inform of best practise and latest USPs
- Identifying new marketing initiatives

Useful information/FAQs

- We will always have at least 2 people in the office to answer cross-departmental queries, others working remotely or in branch
- We are only able to help brokers, not customers directly. Direct customers must talk to the Registered Mortgage Advisers - see Direct Sales.

More about us/interesting facts

- We have been labelled a Vibrant Sales team and have extensive departmental experience – we were nominated for Best BDM Team 2025!
- We had a fabulous Smart Money People rating of 5* in 2025
- We are proud to be a completely paperless team!



IT Core Systems Support (CSS)

Manager: Hayley Watt
Head of: Piotr Jaworski

01635 555790

ict.css@newbury.co.uk

HOF - turn right and we are at the back on the right H

SLAs

We have many SLAs - please refer to the interal service desk system, which shows the SLAs for all issues and BAU requests

Purpose/objectives

- To ensure that users can perform their daily tasks in the SBS systems by investigating and finding solutions to issues experienced by users.
- Perform key annual tasks e.g. submission of data to the FSCS and HMRC, production of statements.

Key processes/what we do:

- Play a key part in Mortgage and Savings Rate Changes.
- Produce Mortgage and Savings Statements.
- Complete and upload regulatory Returns to HMRC (BBSI, ISA Return, AEOI Return)
- Perform testing of new functionality and system releases
- Troubleshoot to find solutions for issues experienced by users in the SBS systems
- Create Mortgage and Savings products in the SBS systems
- Letter and document amendments in the SBS systems

Useful information/FAQs

. There are 3 IT functions – us, the technical team and the governance team.

More about us/interesting facts

- We have one of the lowest, if not the lowest, turnover of staff.
- When people join us on secondment they don't want to leave :-)
- As a team we have over 120 years' of service to NBS!!

IT Governance

Manager: Piotr Jaworski
Head of: Piotr Jaworski

N/A

N/A

HOF - turn right, at the back on the right within ICT

SLAs

None specifically, however some actions have set deadlines which need to adhere with reporting deadlines

Purpose/objectives

- Managing IT risk and controls - ensuring IT risks are controlled and remain within IT risk appetite.

Key processes/what we do:

- Risk action management (risk events reporting and investigation, management risk actions, controls testing)
- Reporting (Exec, Audit, OR, QRM, Customer)
- Third party management (onboarding, annual reviews, contract renewals, governance of third party service management)
- Assessing regulatory changes
- Co-ordinating IT audits, including ensuring audit actions are completed
- General governance (i.e. recording of incidents, change management, procedural governance)

Useful information/FAQs

- Do we work in IT Technical or CSS? Neither – We are our own 'team' within IT, however work closely with both!

More about us/interesting facts

IT Technical

Manager: Rory Oakley - IT Ops Manager

Ed Thomas - IT Security & Infrastructure Manager

Head of: Piotr Jaworski

01635555789

ICT@newbury.co.uk

HOF - turn right and we are at the back on the right

SLAs

No specific SLAs.

We aim to look at all issues as soon as possible.

Service desk willl help guide you for any specific SLAs, or just give us a call!

Purpose/objectives

- To support the business's IT needs - this ranges from solving IT issues like a monitor won't turn on to Frontline being offline.
- Manage the IT security - ranging from stopping malicious emails through to keeping all the software up to date.

Key processes/what we do:

- Manning the IT help desk

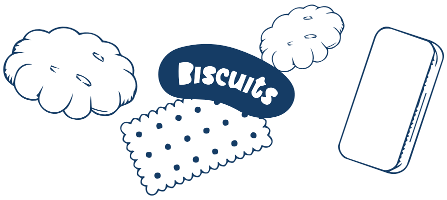
Useful information/FAQs

If you are looking for support with a SBS (Sopra) system i.e. Frontline, Front Office (myaccounts or FOP broker) Activate or Summit- it's IT CSS that you need!

If it's anything else IT based - software or hardware, just give us a call!

More about us/interesting facts

- We get a monthly biscuit box with different snacks from around the world!
- Did you know that over 400 phishing emails are blocked on a typical month!!
- We have maintained an internationally recognised certification for cyber security (Cyber Essentials +) for the last 3 years!



Marketing and Communications

Manager: Emma Gentry
Head of: Emma Gentry

N/A

marketing@newbury.co.uk

HOF – turn left, past kitchen and we are on the right

SLAs

- Internal comms – contact us to discuss requirements
- External comms – please complete an external comms brief and we'll organise for you.
- Marketing briefs – 3/4 weeks
- Printed/Promotional items – 4 weeks
- Everything else is negotiated depending on urgency and timelines available – just contact us!

Purpose/objectives

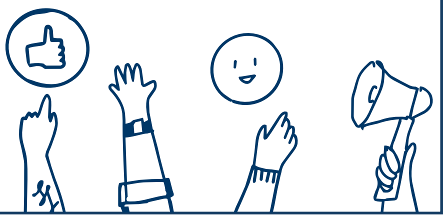
Key processes/what we do

- Brand management - visual identity, branding, written style, tone, and messaging consistency.
- Strategic marketing to support business objectives and Corporate Plan.
- Internal communications - NICO, Cascade, comms support for projects.
- External communications - advertising, digital advertising, PR, member comms, marketing, awards. submissions, service comms, coporate publications.
- Digital and content - website, SEO, content, social media.
- Events and community – promotional items, corporate event support and organisation, financial education, community support scheme, charity partnership scheme, member events, AGM, awards.
- Design - forms, publications, guides, posters.

Useful information/FAQs

More about us/interesting facts

- We have Brand styling guidelines on NICO in Document Library > Promoting the Brand. They are useful for employees to be familiar with when creating documents, presentations, or communications.
- We run a NICO Working Party quarterly, any new members are welcome. Please email us to register interest.
- We attend BSA groups on financial education, PR, marketing, and social media.



Mortgage Retention

Manager: Matt Harris
Head of: Emma Evans

01635 555755

product.switch@newbury.co.uk

Top floor of Newbury branch

SLAs

- 3 working days for each process

Purpose/objectives

- Retaining our mortgage members, contributing to Net Lending
- Centralising the Product Switch journey, guiding our mortgage members through each stage of the process.

Key processes/what we do:

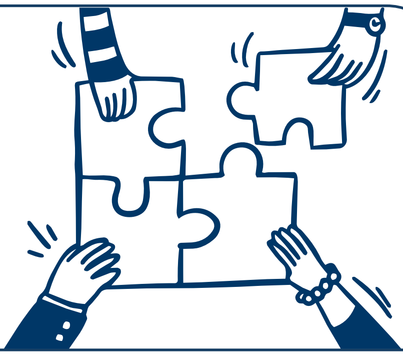
- Producing, processing and completing Product Switch offers.
- Liaising with mortgage brokers on introduced Product Switches.
- Contacting customers throughout the Product Switch journey, both pre and post-offer.

Useful information/FAQs

- Q: Where to send signed offer?
  A: product.switch@newbury.co.uk
- Q: What do I do if a customer wants a product switch appointment?
  A: Book them in using the online booking system
- Q: Where to send Execution Only forms?
  A: Direct.mortgages@newbury.co.uk
- Q: Where do I refer a Further Advance or Mortgage Variation query
  A: Underwriting

More about us/interesting facts

- Established as a team on 1st March 2024, we are based at the top of Newbury branch and have centralised the Product Switch journey, which was previosulsy split across 5 different teams!!
- We are good at escape rooms!
- Since the team's creation, we have streamlined several processes as well as continually working on better ways of working.



Mortgage Underwriting

Manager: Charlotte Courtenay-Wright
Head of: Craig Turner/Emma Evans

01635 555772

underwriting@newbury.co.uk

HOF – turn left, past the kitchen & Premises on the left

SLAs

- New applications 2 working days
- Supporting documentation review 3 working days
- Valuations 5 working days
- Enquiries 48 hours

Subject to change in periods of high volume

Purpose/objectives

- Provide a consistently high level of service to both external and internal customers while maintaining the quality of the Society's mortgage book.
- Support the gross lending target and aim to continue improving the customer journey while continuing to focus on risk in new lending and the mortgage book.

Key processes/what we do:

- Mortgage applications, post offer queries, enquiries from the sales teams, valuations and maintenance of valuation panel, monitor and propose lending policy changes, maintain solicitor panel.
- Decisions on post-completion aspects such as consent to let, lease extensions, and release of security.

Useful information/FAQs

Which team should I contact for a mortgage query?....

- Broker query on new case or online system - Intermediary Helpdesk
- Existing mortgage application - **us**!
- New mortgage query (from a new/existing borrower) - Direct Sales
- Product Switch - Product Retention
- Completion, redemption or account query - CSD Mortgages

More about us/interesting facts

- We are a team of c.20 and have nearly over 175 years experience between us!
- Did you know we review over 2,000 applications every year?!!
- We are proud to always have process improvement suggestions and are continually trying to make our processes better for our customers.

Product Management

Manager: Roger Knight - Product Manager (mortgages)

Emma Lavers - Product Marketing Manager

Head of: Luke Pummell

N/A

productmanagement@newbury.co.uk

HOF - turn left, past the kitchen and we're on the right just before the marketing team

SLAs

Please contact us if you need anything in particular

Purpose/objectives

- Deliver fair, insight-led, and sustainable products and services that help customers achieve their goals-while driving member value, innovation, and growth in support of the Society's corporate objectives.

Key processes/what we do:

- Carry out market research to ensure our products remain competitive
- Identify opportunities to enhance our product offering
- Adhering to Consumer Duty regulations
- Making sure correct literature is available for the products – including Product guides and web pages
- Manage our Bond maturity processes and monitor performance

Useful information/FAQs

More about us/interesting facts

- Our lovely team was created in 2025, before that our roles sat within the Marketing and Sales teams

Quality Assurance

Manager: Sam Walklett
Head of: Sam Walklett

N/A

qamailbox@newbury.co.uk

HOF - turn right, we are on the left just before the BCD

SLAs

Various - see key processes

Purpose/objectives

- We act as a conscience for operational teams, providing insight into customer outcomes and ensuring risks are managed through effective controls.

Key processes/what we do:

- Risk reviews of the savings, mortgage, and payment support teams. - SLA 10th working day of the month.
- Annual procedure reviews – SLA raised and completed monthly.
- Arrears and forbearance case reviews – SLA provided 1 working day before relevant meeting.
- Control testing – SLA 2 weeks before end of quarter being completed.
- Internal outcome testing – SLA.
- Quarterly skills matrix reviews – SLA in quarter.
- Supporting the operations teams where required – SLA ad hoc. Ad hoc reports both internal and external.
- Ad hoc reports both internal and external

Useful information/FAQs

More about us/interesting facts

Risk

Manager: Michael Goddard
Head of: Michael Goddard

N/A

Risk.Mailbox@newbury.co.uk

HOF – turn left, then left again and we're outside the HR office.

SLAs

We aim to respond to queries/requests to the Risk Mailbox in two working days. Urgent queries should be directed to the contacts above.

Purpose/objectives

- To oversee and support risk management activities to ensure we operate in risk appetite by supporting teams to understand and manage/control risk and by monitoring, challenging, or assuring risk management effectiveness across the Society.
- We use our expertise to help design processes and controls to stop things going wrong, and oversee esponses if they do. We report to the Executive and Risk Committees on our view of risk management across the Society, including consideration of external risks and threats.

Key processes/what we do:

- Provide input and expertise to support risk related decision making across the Society.
- Analyse, monitor and report on Society-wide risk profile to Executive and Risk Committees.
- Liaison with, and train, first line Risk Champions.
- Management and oversight of Quarterly Risk Meeting (QRM) process.
- Maintain the Risk Register and oversee Controls Testing processes.
- Administration and investigation of risk events.
- Deliver Risk Assurance reviews.
- Administration of EQMS system.
- Bi-annual review of Risk Culture.

Useful information/FAQs

- We aim to embed a "no blame" culture which sees the Society respond appropriately and learn from events and incidents to prevent a recurrence. when things go wrong.
- We encourage early engagement between Risk and the business to enhance decision-making, risk identification, collaboration and trust.
- Your feedback matters to us! Whether you have suggestions, new ideas, or need support with something we're not currently offering—please don't hesitate to reach out.

More about us/interesting facts

Scanning

Manager: Charlotte Glendon
Head of: Sam Walklett

N/A

N/A

HOF - turn left then right before the kitchen and our work space is behind the cupboards

SLAs

- Scan mortgage files - 5 working days of completion
- Scan other documents - 3 working days of receipt

Purpose/objectives

- To ensure all physical documents are accurately indexed and scanned on to our digital storage system - DSX

Key processes/what we do:

- Deal with incoming and outgoing post.
- Process paperwork accurately and allocate incoming paperwork to correct departments
- Organise and scan all of the paperwork that comes from the branches to DSX
- We electronically index and scan mortgage files/documents to DSX for Underwriting team,
- We open the post and pass it on to the correct departments.
- Frank and send the outgoing post.
- Support Reception.

Useful information/FAQs

More about us/interesting facts

- We are very hands-on and probably spend nearly half of our working day away from our desks physically organising paperwork, opening post, etc. We also walk to the DX box. It can be quite nice not to have to stare at the computer screen all day!

Treasury

Manager: Jamie Troughton
Head of: Jamie Troughton

N/A

Treasury.Mailbox@newbury.co.uk

HOF – we're in front of you as you enter the first floor!

SLAs

For large customer withdrawals (TT's), we require the form at least one working day in advance to guarantee we can make the payment on the day requested.

Purpose/objectives

- Managing the Society's Liquidity and non-retail funding (Where our money is, and where we can borrow it from if required)
- Managing the Society's exposure to interest rate risk (arising primarily from Fixed rate mortgages/bonds)
- Managing the Society's forecasting and corporate planning (What we think will happen or will need to do over the next 5 years)

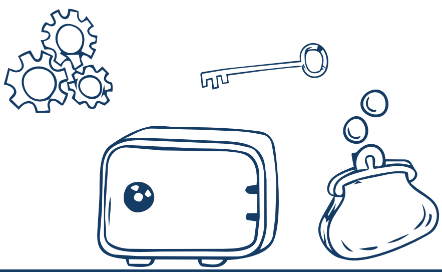
Key processes/what we do:

- Manually keying larger customer withdrawals (The TT process)
- Management of Intraday Risk (the risk we can't make a payment to someone) by daily reconciliation on the Society's NatWest and Barclays accounts
- Funding or defunding the Bank of England reserves account
- Booking of Interest Rate Swaps and monitoring interest rate risk exposure to determine where required
- Monitoring collateral levels and mark to market with swap counterparties to ensure exposure to counterparty failure is minimised.
- Lending or borrowing money to/from other wholesale counterparties (such as other Building Societies)
- Accessing the Bank of England Sterling Monetary Framework (To borrow funds from the BoE)
- Daily monitoring of Liquidity, Funding, and Interest Rate risks.
- Various Management and Regulatory Reporting (such as the ALCO pack)
- Management of the Mortgage Product Pricing Model and monitoring of market rates to support this (to ensure products provide an adequate return)
- Monthly reforecasting of the Society Corporate Plan
- Production of the monthly cashflow forecast for SMP
- Completion of the ILAAP (Internal Liquidity Adequacy Assessment Process) & ICAAP (Internal Capital Adequacy Assessment Process)

Useful information/FAQs

More about us/interesting facts

- What we do may not make much sense on the surface, but Treasury are at the centre of many of the Society's operations - both on the savings and mortgage side, we see it all.
- We are also pretty friendly, and welcome visitors who may want to come learn a little More about us/interesting facts, so feel free to pop us a message!



Branch network

Purpose/objectives

- To help customers open, close and manage their accounts whether via telephone, post, email or face-to-face.
- To help achieve our savings and customer relationship targets
- To represent the Society by supporting and getting involved in and around our local communities by raising funds and volunteering at events or community days.

Useful information/FAQs

Opening hours:

Our branches are open **9am – 5pm Monday to Friday*** (opening 9:30am on a Wednesday) and **9am – 12pm on a Saturday**.

*Except **Hungerford & Winchester** branches who operate between **9:30am – 4:30pm Monday to Friday**.

- We have dedicated Field trainers, who spend their time across all branches helping support our branch teams, enhance their skills and knowledge and help identify improvement opportunities.
- Our Thatcham Branch benefits from a One Banx machine which allows for people to deposit money into accounts that are not with Newbury building society as a service for the local community.

SLAs: Customer transactions/correspondence to be dealt with within 24/48 hours

Contact us

Basingstoke area

Head of Branch Network: Clare Taylor

Alton	47 High Street, Alton, GU34 1PF	01420 84275	alton@newbury.co.uk	Julie Harness
Andover	35 High Street, Andover, SP10 1LJ	01264 361455	andover@newbury.co.uk	Cliff Osborne
Basingstoke	5-6 Chelsea House Festival Place, Basingstoke, RG21 7JR	01256 816813	basingstoke@newbury.co.uk	Lisa Wedge
Winchester*	143 High Street, Winchester, SO23 9AY	01962 852716	winchester@newbury.co.uk	Cliff Osborne
Wokingham	19 Broad Street, Wokingham, RG40 1AU	0118 978 5945	wokingham@newbury.co.uk	Justine Ransom

Newbury area

Area Manager: Andy Muir

Abingdon	34 Bury Street, Abingdon, OX14 3QY	01235 527750	abingdon@newbury.co.uk	Jessica Coates
Didcot	25 The Orchard Centre, Didcot, OX11 7LG	01235 813431	didcot@newbury.co.uk	Lariab Rizvi
Hungerford*	127 High Street, Hungerford, RG17 0DL	01488 684705	hungerford@newbury.co.uk	Matt Wilding
Newbury	105b Northbrook Street, Newbury, RG14 1AA	01635 522588	newbury@newbury.co.uk	Jane Bosher
Thatcham	4 High Street, Thatcham, RG19 3JD	01635 864996	thatcham@newbury.co.uk	Matt Wilding