

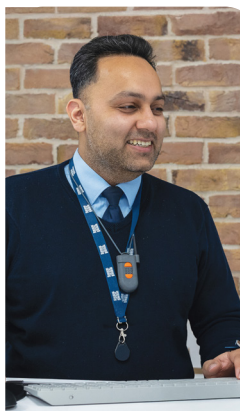
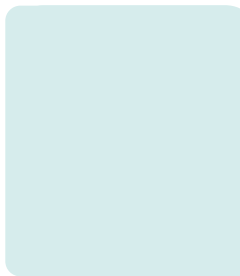
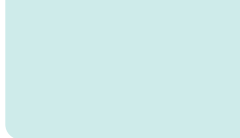


Hello and *welcome* to Your Society



Whether you're just starting out on your journey with us, or you've been a valued member for many years, we hope you'll find this communication - which covers the benefits of being a customer of a mutual organisation - useful.

Philippa Cardno, Chief Executive



What do you call an organisation that puts people before profits?
Mutual.

Adjective: mutual

A feeling or action experienced or done by two or more parties towards the other or others: "a partnership based on mutual understanding and respect".

Noun: mutual

Denoting a building society, credit union or other similar organisation owned by its members and dividing some or all of its profits between them.

Mutuals are owned by their customers, known as members. Unlike banks, mutuals don't have any shareholders, meaning they can put their customers ahead of profits, reinvesting resources to improve services, products, and their local areas.

For 170 years, we've proudly served our members, but we know there's always more to learn. We genuinely value your comments, and unlike some providers, real people **read and respond to every piece of feedback we receive.**

You can get involved, too. Turn to the back of this leaflet to see how you can help us to make things even better.

Four *benefits* of being a Society member:



1 We help *communities and charities blossom*

We want to make our local communities healthier and happier places to be.

We're actively involved in the places we operate in, supporting local people and groups through our Community Support Scheme, charity partnerships, volunteering, and financial education lessons.

Are you part of a charity, community group, or school that needs support?

Discover how we can help in your local branch or at **www.newbury.co.uk/about-us/community-and-charity**.



2 We're *traditional*, but move with the times

We've been around for a long time, and we're proud of our roots. However, that doesn't mean we're not looking ahead, recognising the need to evolve.

Not only are we committed to improving your high street branches, we're embracing a range of digital improvements to help you manage your mortgages and savings online and on the go.

Our myaccounts mobile app, OneBanx kiosk in Thatcham branch, and our new website are just a handful of examples.

3 We're passionate about *service excellence*

Customers are at the heart of every decision we make. Whether you connect with us online, in person, or over the phone, you'll always speak to a real person who cares.

We've won a number of awards over the last several years, including **Best Building Society 2025** at the British Bank Awards and **Trusted Quality Provider** at the 2025 UK Customer Satisfaction Awards.

We also hold a prestigious **ServiceMark with Distinction** from the Institute of Customer Service - we remain the only bank or building society to hold it.

4 *Mortgages and savings* to support you through life

We offer a range of savings accounts, helping you save for the things that matter to you. Our savings advisers can help you find the perfect account - whether you're saving for your first year at university, or your first holiday after retiring.

Don't forget: If you've been saving with us for a year or more, or if you have a Newbury mortgage, you're entitled to open our Existing Member Account.

We pride ourselves on our personal approach to mortgages. We lend up to the age of 90 across our whole mortgage range, and each case is individually assessed by a real person.

Looking for shared ownership, self-build, self-employed, or buy-to-let? Want to move out, move your mortgage, or move up the ladder? We can help.

Find a home for your savings or a mortgage for your home

Visit www.newbury.co.uk or pop into your local branch to learn more.



Take your Newbury accounts with you *wherever* you go

Manage your savings and view your mortgage anytime, anywhere with our myaccounts app.

Get started

If you haven't registered for our online service before, that's where you'll need to start.

If you already use our online service and have a username and password, you're good to go!



Supporting *access* to cash

Over 6,000 high street bank and building society branches have closed in the last 9 years alone. In Thatcham, the last bank closed in 2022, leaving us as the last financial services provider standing.

Cash is vital for local communities, so we installed a OneBanx kiosk in the branch to help. Anyone can use it – including small businesses. Simply download the OneBanx app and register – after that you're ready to withdraw and pay in cash. Bonus: it's free and you can now pay in money to your Newbury Building Society account(s).

If you're local and need a place to pay in daily takings, withdraw coins for pocket money, or simply don't want to stand on the street to take cash out – come and see us! For more on OneBanx, including a full list of banks and building societies you can withdraw cash from, visit **www.onebanx.com/faq/** or ask our friendly Thatcham team.

Savings members can	Mortgage members can
View your account(s) including interest rates and balances	Check your mortgage balance
Open or close an online account	View your mortgage details and interest rate
Withdraw funds from your account(s) to a designated nominated account	Track your payments and see your payment history
Update your personal information	Update your personal information
Set savings goals	

Great mobile app and customer service

App is good, website is easy to navigate, and customer experience online is great.

Smart Money People, customer review 2026



4 ways to have your say

Help us to help you by getting involved in one of our member initiatives.

1. Member Forum

Tell us what we can make better with Member Forum. Whether it's improving communications, or reviewing our processes, you can make a difference to how your Society is run.

You get the satisfaction of influencing the way we do things, making things better for our whole membership in a simple way.

Any saver or borrower over the age of 18 can join. Whether you've been with us a day or decade, we want to hear from you.

How does it work?

You'll receive a survey a couple of times a year and it's up to you whether you take part. For every completed survey we donate £1 to be shared among our ten partner charities.

Scan the QR code or ask in branch about joining.



2. Member Talk

Look out for Member Talk events, which happen in branch and our head office from time to time. It's the perfect chance to meet the team and hear about what's going on.

Each event covers different topics and has a Q&A session with senior colleagues from across your Society.

3. Come to our Annual General Meeting (AGM)

Our AGM is where we invite our members to review the previous year with us, celebrating our successes and discussing plans for the future. It's a chance to really get to know who we are and what we're about.

You'll have access to Board members and senior colleagues, and you can vote on the make-up of our Board – having a direct say in how we're run. How's that for making your voice heard?!

4. Tell us how we're doing

Provide your valued feedback in branch, or by searching 'Newbury Building Society' on [smartmoneypeople.com](https://www.smartmoneypeople.com) or TrustPilot. You can also give us a call or visit our website – your comments are always welcome.

First class, old fashioned customer service. Call the number get through to reception ask for the department you need and a human answers the phone, usually very quickly. Smart Money People, customer review 2026





Stay in the *know*

Receiving important service updates about your account(s)

We can keep you up to date with changes to your account(s) and our services via email. This is not for marketing purposes. If you'd like to provide your email for service updates, call 01635 555700, visit your local branch, or scan the QR code to fill in our service email form.



Marketing emails

You can also keep up with everything going on at the Society, including news, offers, and events by signing up to our marketing emails. You can opt-in or update your details by calling 01635 555700, visiting your local branch, or filling in our marketing opt-in form using the QR code.



Updating your details

If you need to update your contact details, you can let us know by popping into branch, giving us a call, or logging into our myaccounts online service on your desktop or via our mobile app.

Your *privacy* is important

Learn how we handle your data in our Privacy Notice: www.newbury.co.uk/privacy-notice. Copies are also available in your local branch.

We've made making *deposits* into your Newbury account(s) simpler and quicker.

Did you know? If you're registered for our online service, myaccounts, you can make deposits online using your debit card. Whether you're topping up your ISA, or adding to your dream house fund, it's quicker than ever.

Scan the QR code to find out more, or contact our myaccounts team on 0800 9884857 to find out more.

