

coronavirus help & support

SWANSEA
BUILDING SOCIETY

www.swansea-bs.co.uk



Protected

CORONAVIRUS: HELP AND SUPPORT

Support for customers impacted by Coronavirus (COVID-19)

As we feel the impact of the Coronavirus across the UK, the Society understands that many of our customers will have concerns about how the mortgage and savings account(s) they hold with the Society could be affected. Please be assured that your peace of mind is our top priority and accordingly, we have put in place additional support in those areas which will be impacted most.

Due to the challenges being faced, the Society is seeing increased demand from our customers to discuss how they may be impacted and what the Society can do to help. So that we can support those who need us most, please can we ask that you only call us/visit a branch office if your enquiry is urgent. The Society will do our best to help customers as quickly as possible and we do appreciate your understanding. Below we have detailed information to assist you regarding the Society and its services at this present time.

Managing your money:

Support if you are financially impacted

Mortgages:

The Society understands that many of our customers will be concerned about how they will be able to meet their mortgage payments during these worrying times. We would ask that any borrower who is experiencing difficulties contact us, where our friendly and experienced staff will look to understand each customer's situation on a case by case basis, to help you reach the best solution based on your individual circumstances. If you would like to speak to us in more detail, we can be contacted by:

1. Telephoning our Mortgage department on **01792 739110** for advice/support.
2. Completing the 'call me back' form located on our web-site 'mortgages' home page (<https://swansea-bs.co.uk/about-swansea-building-society/mortgages>) and we will call you back within 1 working day of receiving your request.
3. e-mailing us at info@swansea-bs.co.uk and we will call you back within 1 working day of receiving your e-mail.

Savings:

For those savers who have monies deposited in a Society account where a notice period is required to access the monies, the Society will waive any associated penalties on these accounts. If you would like to speak to us in more detail regarding this, we can be contacted by:

1. Visiting or telephoning your local branch office (Details at: <https://swansea-bs.co.uk/swansea-building-society-contact-and-directions>)
2. e-mailing us at info@swansea-bs.co.uk and we will call you back within 1 working day of receiving your e-mail.

If you are worried about your financial situation because of Coronavirus, please contact us.

Accessing your account:

Contacting us:

There are a number of ways to contact us which are as follows:

1. Visit a Society branch office – we will do our utmost to keep open our branch offices. We would recommend that customers either call their local branch office or visit our web-site at <https://swansea-bs.co.uk/swansea-building-society-contact-and-directions> before travelling to a branch office to confirm we are open.

Please can we ask that to protect our colleagues and other customers, you only visit if you are not showing any of the symptoms of Coronavirus and are following government advice.

2. Telephone – you can call your local branch office where our friendly and experienced staff will be able to help you with any questions you have. (Contact details available at <https://swansea-bs.co.uk/swansea-building-society-contact-and-directions>)
3. E-mail – you can e-mail us at info@swansea-bs.co.uk and we will respond to you within 1 working day of receiving your e-mail.
4. Web-site: Please note that the Society's web-site will be updated daily with news regarding the Society and this can be accessed at www.swansea-bs.co.uk.
5. By post addressed to your local branch office.

Contacting us if you are a mortgage broker/professional:

For our mortgage brokers/professionals, we have a dedicated web-site section titled Swansea for Intermediaries which details in full our range of mortgage products and services. You can request a call back/request an ESIS etc as well as finding out which of the Society's Mortgage Managers to speak to if you have an enquiry. Please click on the following link: <https://swansea-bs.co.uk/broker-zone/swansea-intermediaries> to visit our Swansea for Intermediaries web-pages.

How to make a withdrawal if you cannot visit a branch:

Please note that savings customers are now able to make an electronic payment from their Swansea Building Society savings account to a nominated bank account in their own name without charge, subject to a maximum number of one payment made per customer per working day*. This can be done in-branch, via the telephone or by sending a signed letter via e-mail.

To register for the nominated bank account service, you will need to complete a 'Nominated Bank Account Form' and provide a recent bank statement detailing the bank account you wish to transfer monies to.

For more information and to request a form, you can:

1. Visit or telephone your local branch office (contact details available at <https://swansea-bs.co.uk/swansea-building-society-contact-and-directions>);
2. e-mail us at info@swansea-bs.co.uk or
3. visit the Society's web-site at <https://swansea-bs.co.uk/swansea-building-society-savings-accounts>

*Terms and conditions apply

Staying Safe:

Protecting yourself against Fraud:

Criminals use exceptional circumstances like the current Coronavirus situation as a chance to pose as employees of a genuine organisation, such as building society/bank staff and police officers and target you for fraud scams. Criminals pretend to be from your building society, bank or the police and claim they are dealing with Coronavirus related issues that require you to respond by paying money or providing personal information that will allow them to access your account. They often use pressure tactics to stop you thinking about what they want you to do for them.

To be clear, a bank or Building Society will never:

- Ask you to disclose your PIN number or other passwords for your accounts
- Encourage you to move funds from your own account into a different "safe" account
- Encourage you to order and pay for UK cash via the phone or internet.
- Charge up front fees for repayment holidays
- Make home visits to collect mortgage arrears on your doorstep
- Demand an immediate payment of mortgage arrears over the phone
- Demand payment of mortgage arrears via email providing you with a link through which to make payments. Individuals who approach you saying that they are building society employees and who pressurise you in the ways outlined above are criminals.

If you are concerned about anything covered above, please do not hesitate to contact us - either call your local branch office or e-mail us at info@swansea-bs.co.uk.

STOP

Take a moment to think.

CHALLENGE

Don't be afraid to ask questions or to say "No" and end the conversation.

PROTECT

Contact the building society or the bank from which you have made a payment immediately if you think that you have been the victim of fraud.

SWANSEA BRANCH

1-4 Portland Street,
Swansea SA1 3DH
Tel: 01792 739100
Fax: 01792 739101

MUMBLES BRANCH

496 Mumbles Road,
Swansea SA3 4BX
Tel: 01792 739200
Fax: 01792 739201

CARMARTHEN BRANCH

13-14 Lammas Street,
Carmarthen SA31 3AQ
Tel: 01267 611950
Fax: 01267 611951

COWBRIDGE BRANCH

75 High Street,
Cowbridge CF71 7AF
Tel: 01446 506000
Fax: 01446 506001