

A vibrant blue background is covered with a large pile of multi-colored confetti, including shapes like hearts, stars, and flowers. In the bottom right corner, a golden trophy is partially visible, tilted as if it has just been used to pour the confetti.

# **Glasgow Credit Union Ambassador Welcome Pack**



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# Thank you and welcome from David Ross, Chief Executive Officer

A warm welcome and a big thank you for signing up to our brand new Glasgow Credit Union Ambassador Programme.

As a Glasgow Credit Union Workplace Ambassador, you will play an integral part in helping us to raise awareness of the credit union within your workplace. By promoting the credit union and increasing membership, you'll be helping colleagues:

- become financially resilient through our payroll linked savings account.
- potentially save money on the cost of borrowing (see page 4).
- by offering a potential route to owning their own property with our member exclusive mortgages.

Our fundamental aim is to improve financial wellbeing within the workplace and areas we serve therefore the more members we have, the more people we can help and as a workplace rep, you'll be helping us to help more.

We've created this handy pack which contains some bite sized info on all aspects of the credit union to help support any credit union conversations you have with your colleagues. The pack also contains information on how to earn points on our Ambassador Leaderboard, giving you the chance to win a prize at the end of the year.

To ensure we provide you with any support required to help raise awareness of Glasgow Credit Union within your workplace, we have created a dedicated email address which you can contact us on.

**[ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com)**

I am delighted to welcome you on-board to our workplace Ambassador Program and look forward to engaging with you over the coming months.

Kind regards,

David Ross  
Chief Executive Officer

# Ambassador Leaderboard Rewards

Our Ambassador Leaderboard Rewards promotion is exclusively for our network of workplace ambassadors aiming to reward you for your time and effort in helping us to increase awareness of Glasgow Credit Union. The competition runs until 30 November. Points can be earned for various activities as noted below and, at the end of the competition, the three Workplace Ambassadors with the most points will win a cash prize:

**First prize: £500**  
**Second prize: £250**  
**Third prize: £100**

Our first prize winner will also be inducted into our Ambassador Wall of Fame and we'll keep you updated with the Leaderboard scoring through a bi-monthly email.

## How to earn points and win prizes

Activity	Reward Points
Displaying a poster on staff notice board (photo required)	<b>10 points</b>
Providing feedback or testimonial (Max. 1 per month)	<b>10 points</b>
Attending a Workplace Ambassador focus group	<b>10 points</b>
Referring a colleague to join (that can be tracked back to you)	<b>20 points</b>
Arranging a Glasgow Credit Union site visit to your own workplace	<b>30 points</b>

Each route to earning points is further explained below.

### How to earn points by **displaying a poster in your workplace (10 points)**

For each poster displayed on a staff noticeboard within your workplace, you'll get 10 points. To make sure you get the points, take a photo of the poster once displayed and send to [ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com) and we'll allocate your points. If you require more posters, email us at the same address and we'll get more sent out to you.

### How to earn points by **providing feedback or a testimonial (10 points)**

We welcome all feedback relating to how we can improve our service and increase awareness within the workplace. Testimonials on our services and products can also be particularly valuable. You can provide feedback or testimonials once a month and each time you'll be rewarded with 10 points. Simply email your feedback or testimonial to [ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com) and we'll allocate your points.

### How to earn points by **attending an Ambassador focus group (10 points)**

We'll send you invites by email throughout the year to attend a Workplace Ambassador focus group (either virtually or in-person). For each group you attend, you'll be allocated 10 points.

### How to earn points by **referring a colleague (20 points)**

If you are referring a work colleague to join Glasgow Credit Union, email [ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com) with their name and workplace location. If your colleague successfully opens an account within 2 weeks of receiving your email, you'll be allocated 20 points.

### How to earn points by **arranging a credit union visit to my work (30 points)**

To arrange for Glasgow Credit Union to visit your workplace, firstly raise the request to the relevant person within your work and then, if you get approval, email us at [ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com) and we will finalise the arrangements for a visit. Following this you will be allocated 30 points.

We ensure our visits cause no disruption to the normal working day. We can set up an information stall in staff rooms/common areas over break and lunch times or we can present at team meetings - which ever format suits your workplace best.

## Get in touch

If you have any queries relating to our Ambassador Leaderboard competition or require any material to help raise awareness of Glasgow Credit Union within your workplace, please contact us as at:

**[ambassador@glasgowcu.com](mailto:ambassador@glasgowcu.com)**



## Did you know...

# Our story and where we are today

- Glasgow Credit Union is a not-for-profit organisation formed in 1989 and originally called Glasgow District Council Employees' Credit Union, operating from a small office in Glasgow City Chambers
- We have grown substantially over the years and whilst our name and logo have changed, our main aim has always remained the same: to help our members and ensure they have access to friendly, professional financial services that meets their needs.
- Glasgow Credit Union is now one of the largest credit union in the U.K. with over 60,000 members
- As well as offering savings and loans products, Glasgow Credit Union is one of only a few credit unions in the UK who also offer mortgages
- Our members are in safe hands. We are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. We are also covered by the Financial Services Compensation Scheme (FSCS). This scheme provides a safety net should a bank, building society or credit union become insolvent.

## Did you know...

### Savings



- One of the unique features of Glasgow Credit Union is the ability to save directly from your wages each payday. This can be a powerful tool which really helps develop a savings habit.
- Our members currently have over £170 million pounds saved with us!
- Members can save from as little as £5 per month up to £500 per month. This regular savings value can be changed at any point by contacting the credit union.
- Members can manage their account and check balances easily through our handy app, online access or calling the credit union.
- We provide free life savings protection. In the event of your death, our free Life Savings cover provides a one-off payment, equal to the value of your savings balance (up to a maximum of £10,000) to your estate. Savings deposited on or after your 65th birthday do not qualify for cover.
- Savings can earn an annual dividend ([see here for last 10 years dividend](#)).

## Did you know...

# Loans



- Our loans are exclusive to our members who are aged 18 and over. New members can apply for a loan as soon as their account is active. See how our rates compare with other high street lenders:

Lender	Amount	Term	APR	Total Repayable	Saving to members
<b>Glasgow CU</b>	£4,000	48 mnths	<b>13.9%</b>	£5,158.56	n/a
<b>RBS</b>	£4,000	48 mnths	<b>21.9%</b>	£5,839.68	<b>£681.12</b>
<b>Halifax</b>	£4,000	48 mnths	<b>22.4%</b>	£5,881.92	<b>£723.36</b>
<b>Bank of Scotland</b>	£4,000	48 mnths	<b>26.4%</b>	£6,223.20	<b>£1,064.64</b>

Rates correct at 28 March 2023.

- Members can apply to borrow from £500 up to £25,000 and we have a range of products to suits our member's needs.
- It's easy to apply. Members can apply to borrow via our mobile app, online or over the phone.
- We help our members to grow their savings alongside their loan repayments.
- We don't charge early settlement fees on our unsecured personal loans meaning that a loan can be paid off early without penalty.
- More information as well as our handy loan calculator can be found at:

[glasgowcu.com/loans](https://glasgowcu.com/loans)

## Did you know...

# Mortgages



- We have helped thousands of members onto the property ladder over the years with our range of mortgages to suit all needs. With a mortgage from Glasgow Credit Union, owning your dream home can become a reality.
- A Glasgow Credit Union mortgage is different from bank and building society mortgages because unlike them, we don't borrow any money from other lenders, which means we're not directly impacted by any Bank of England base rates. This means we don't have to change our rates when the Bank of England changes the base rate. All our rates are based on the credit union's Standard Variable interest rate and not the Bank of England base rate. We review our rates quarterly.
- More information as well as our handy mortgage calculator can be found at:

[glasgowcu.com/mortgages](https://glasgowcu.com/mortgages)



**Did you know...**

## Social Media



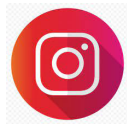
We regularly share credit union news, competitions and promotions on the following platforms:



[linkedin.com/company/glasgow-credit-union](https://linkedin.com/company/glasgow-credit-union)



[facebook.com/GlasgowCreditUnion](https://facebook.com/GlasgowCreditUnion)



[instagram.com/glasgowcreditunion](https://instagram.com/glasgowcreditunion)



[twitter.com/glasgow\\_cu](https://twitter.com/glasgow_cu)

Please help us to increase awareness of Glasgow Credit Union through liking, following and sharing content on our social media channels.

**Did you know...**

## Mobile App

Our mobile app has proved to be very popular with members. Launched in April 2020, over 40,000 members now manage their credit union account through their app.

Managing your credit union account on the go has never been easier.

App features include:

- Check your balances.
- Apply for a loan.
- Withdraw from your savings.
- Transfer money between your credit union accounts.
- Download customisable statements.



**Download our app today:**





# Workplace Ambassador Rewards Points Terms and Conditions

The Workplace Ambassador Rewards Points Promotion ("Promotion") is designed to incentivise raising awareness of Glasgow Credit Union within your workplace. The more points earned the better your chances of winning a cash prize. The following Rewards terms and conditions contain important information regarding the Promotion. Please read the following Rewards Terms and Conditions carefully. These Rewards Terms and Conditions are a binding agreement between you and Glasgow Credit Union and will govern your participation in any and all Promotion prizes.

## Promotion Period

This Promotion will run from Thursday 1 June until Thursday 30 November 2023.

## Eligibility

To take part in the promotion, you must be:

- a UK resident aged 18 years of age or older and,
- a member of Glasgow Credit Union, and
- registered to be a Glasgow Credit Union Workplace Ambassador. Existing Glasgow Credit Union members can register to be a Workplace Ambassador via the credit union website: [www.glasgowcu.com/workplace\\_ambassador](http://www.glasgowcu.com/workplace_ambassador)

## Earning Points

Once you have become a Glasgow Credit Union Workplace Ambassador, you can begin racking up reward points in the following ways:

Activity	Reward Points
Displaying a poster on staff notice board (photo required)	10 points
Providing feedback or testimonial (Max. 1 per month)	10 points
Attending a Workplace Ambassador focus group	10points
Referring a colleague to join (that can be tracked back to you)	20 points
Arranging a Glasgow Credit Union site visit to your own workplace	30 points

## Checking Points

Glasgow Credit Union will send a bi-monthly email to all Workplace Ambassadors showing a league table for points earned.

- Glasgow Credit Union reserves the right to amend, change or withdraw the terms and conditions pertaining to prizes at any time and without prior notification.
- Participation in the Program is considered acceptance of these Rewards Terms and Conditions and any modified terms included therein.
- There is no entry fee and no purchase necessary to enter this promotion.
- The closing date is 30 November 2023 at 6.00pm.
- Three prizes are available:
- The Workplace Ambassador who collects most points will win £500
- The Workplace Ambassador who collects the second most points will win £250
- The Workplace Ambassador who collect the third most points will win £100
- In the event of a 2 way draw on points for first prize, the winner and second place prize will be combined and split equally between the joint first prize winners. In the event of a 3 way (or more) draw on points for first prize, the winner, second place and third place prize will be combined and split equally between the joint first prize winners.
- We reserve the right to substitute any or all components of the prize for another of equivalent value.
- The prize is non-exchangeable, non-transferable and is not redeemable for cash or other prizes.
- The competition winner will be notified by phone or email within 14 days of the promotion end date.
- The competition winner(s) agrees to take part in post competition publicity organised by the credit union and agree to the publication of photographs taken.
- No correspondence will be entered into
- Promoter: Glasgow Credit Union, 95 Morrison Street, Glasgow, G5 8BE