

## NORTHUMBERLAND COMMUNITY BANK (NCB) FREQUENTLY ASKED QUESTIONS

Who can join?	Anyone living or working in Northumberland.
How do I join?	<p>On line via our website, or an application form can be collected from one of Northumberland County County (NCC) Information Centres around the county also listed on our website. Alternatively, call us on 01670 522779 and we can help you further.</p> <p><i>When your account is opened, you will receive a Welcome Letter confirming your membership details and how to use your account.</i></p>
What Identification do I need?	<p>We need to see two items of identification, one from each of the following groups:</p> <p><b>Photo ID: Examples include:</b> Passport, Driving Licence, Bus Pass.</p> <p><b>Address Confirmation: Examples Include:</b> Bank Statement, Utility or Council Tax bill.</p> <p><b><i>A more comprehensive list can be found on our website.</i></b></p> <p>These can be scanned and sent with an on-line application, or they can be photocopied and attached to the application form posted via Royal Mail or handed in through one of the NCC Information Centres.</p> <p>We also need your National Insurance Number and details of your nominated bank account to receive withdrawals.</p>
Is there a joining fee?	Yes, £1 and then we charge £1 annual administration fee at some point in the year.
What does the Bank offer?	We offer savings and loans products designed to complement your existing everyday banking arrangements. Our product range will develop as the Bank grows.
Can Groups, Organisations or Businesses join?	Yes, known as Corporate Members - ask us for information.
Who are you regulated by and are my details safe?	We are authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority, and are fully compliant with Data Protection Laws. Our Privacy Policy can be found on our website in full and can be obtained from our Ashington Office (contact details attached). Your details are not sold to anyone else and only used for our purposes.
Do you have branches?	We have use of NCC's Information Points where you can collect/drop off application forms and ID, obtain help, make a general enquiry and have appointments. Our administration work is carried out in Ashington.

<b>Deposits</b>	
What interest do I get and when?	We do not pay interest but can pay a dividend annually if sufficient profit is made.
Is my money safe?	Savings up to £85,000 are automatically protected by the Financial Services Compensation Scheme.
How often do I get a statement?	Annually or upon request via our Head Office. You will shortly be able to register on our website to see your account balance and transactions on line.
How do I pay money in?	From a bank account you can set up a Standing Order or pay us through electronic banking, details will be on your Welcome Letter. If you want to pay in cash or make a payment with a debit card, you can do both of these through the NCC Information Points, you can also pay cash in at our Ashington Office. You can also pay in via your payroll if your company has a scheme in place and have any state benefits, eg pension paid into us direct. If no bank account is held, we can make alternative arrangements.
How do I get my money out?	Contact us by phone before 2pm and a bank transfer will be made to your nominated bank account via the Faster Payment Service which all banks use . If no bank account is held, we can make alternative arrangements.
Do you offer a Payroll Deduction Scheme?	Yes. If you would like to talk to us about this or would like us to set up a scheme with your employer, or if you are an employer and would like to know more, please get in touch.
Can Children join?	Yes - we have a Junior Savings Account designed for all children from new born to 16 years.
<b>Loans</b>	
How do I apply for a loan?	This depends on what is convenient for you – contact us and we can make arrangements where-ever you are in the county. Very soon, you will be able to apply on-line.
How long does it take?	A decision will be made normally within a few days but depends upon your circumstances. We will work with you if there is an emergency. Contact us to discuss your requirements.
What % interest do I pay on a loan?	Between 0.5 % and 3 % per month, depending upon your personal circumstances and the amount you wish to borrow. Interest is calculated monthly on the reducing balance.
Is there a minimum or maximum loan amount?	£300 minimum. £15,000 maximum. Our loans are tailored to your requirements and your affordability.
Are there any set up or early settlement fees?	No.
What purpose can I have a loan for?	Loans can be used for a variety of purposes including household goods, holidays, emergencies and for consolidation of existing borrowing (e.g. credit cards and loans from day lenders).

## HOW TO CONTACT NCB

**Postal Address:** Northumberland Community Bank, 65 Station Road,  
Ashington, NE63 8RX

**Office Opening Hours** (for appointments and transactions) : Tuesday –  
Friday 10am – 2pm

**Phone:** 01670 522779

**Email:** [enquiries@northumberlandcommunitybank.co.uk](mailto:enquiries@northumberlandcommunitybank.co.uk)

**Website:** [www.northumberlandcommunitybank.co.uk](http://www.northumberlandcommunitybank.co.uk)

**In Person:** Drop into one of Northumberland County Council  
Information Points in Alnwick, Ashington, Bedlington, Berwick, Blyth,  
Cramlington, Hexham, Morpeth and Seaton Delaval.

See our Website for full details.