

Society

Issue 9 • Autumn 2018

New Online Saver account

Manage money quickly and easily 24/7

Retirement Interest-Only Mortgage

A new way for older people to
unlock cash from property

Competition

WIN a Rainmaker print worth £200

The magazine of



SCOTTISH
BUILDING SOCIETY

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Welcome



THIS autumn edition of Society is packed with news and features we think you'll enjoy. We listen to our members and that's why, in response to environmental concerns raised, we will no longer wrap your copy of Society in plastic and from now on it will be delivered in a fully recyclable paper envelope.

Lenders who have failed to pass on the most recent interest rate rises to savers, but haven't hesitated to increase rates for borrowers, have been making headlines recently. Unlike others, and in keeping with our promise to offer members our best available rates, your Society has not only limited the increase on mortgages but has boosted rates to savers.

Elsewhere in this issue we bring you a peek into the home lives of members Sandra Morton and self-builders Libby Stewart and Allan Laing, plus news of our newly launched Online Saver account and tips on how to stay safe online.

Finally, a lot of thought goes in to selecting the cover image for each issue of Society and member Lewis Golbourn's striking image of Cul Mor near Ullapool has provided us with one of our best covers yet. You can win one of Lewis's sought-after framed prints in our competition on Page 11. ✨

Kerra McKinnie
Head of Marketing and Communications
members@scotbs.co.uk

You have been sent this issue of Society magazine as a member of Scottish Building Society to keep you informed about the Society's activities and to let you know of any

changes to products and services which might be of interest to you. Society is normally published twice each year.

If you do NOT wish to receive

future issues of Society please email members@scotbs.co.uk or write to Scottish Building Society, Freepost RLYC-AAGE-YURH, SBS House, 193 Dalry Road, Edinburgh EH11 2EF.



Board reports healthy financial results at AGM

THE Society's Board was pleased to deliver a positive financial report to members attending the AGM at Hampden Park, announcing a pre-tax profit of £1.3 million for the year ending 31 January 2018, up from £1.27 million last year.

The national stadium of football in Scotland was selected as our venue this year to reflect our commitment to supporting the growth of Scottish Women's Football and members were invited to visit the impressive collection of football

memorabilia at the Scottish Football Museum.

The meeting heard that, in an increasingly competitive mortgage market in Scotland, the Society's mortgage balances increased by 2.35% to stand at a record £318.4 million, while savings balances grew by 2.4% to reach an all-time high of £373.7 million.

Chief Executive Mark Thomson said: "I'm always pleased to meet members face to face and always delighted to report another strong set of financial results. In the year we saw both residential

mortgage assets and retail savings balances increase directly in line with our five-year-plan to grow our business in a balanced, prudent and controlled manner.

"As a proud mutual institution, providing long-term value to our members is at the very heart of our strategy. We have invested in new processes and technology, and we have continued to invest in our loyalty initiatives and increased our reserves to provide scope for further innovation in order that we remain relevant to both new and existing members." ✨

Society launches Online Saver account

Our Loyalty Promise ...
to offer products designed
to provide you with
long-term value



YOUR Society is pleased to announce its first Online Saver account, designed to give members the option to manage their money 24 hours a day, seven days a week. If you choose to open an Online Saver account you will be able to pay money in, take money out, or check your balance entirely online even on the move, whenever it suits you. And there's no need to worry about opening hours or losing your passbook.

Society Chief Executive Mark Thomson said: "Feedback from our members has shown that people like the convenience internet savings services can offer and, after thorough research and consultation, we are pleased to launch our own online account. It doesn't mean that we are planning to get rid of our passbooks, or that we will lose any of the personal contact we are

known for, but it does mean that we can now offer our members more choice in how they save with us. It's the same trustworthy service, only it's online."

The new Online Saver account from Scottish Building Society is available to anyone resident in the UK over the age of 16 and pays a rate of

1.00 per cent gross AER variable on balances of between £1 and £100,000. Gross interest is paid directly into the account on 31 March each year. ✨

For more details visit our new and improved website www.scottishbs.co.uk

Five great reasons to choose our new Online Saver

- Manage your money quickly and easily
- Open an account with just £1
- Save up to £100,000
- Make deposits and withdrawals at any time
- Check your balance on the go



Staying safe online

It is important that we take measures to protect ourselves from fraud, particularly online – and you don't need to be a tech genius says **Brian Sloan**, Age Scotland's Chief Executive

Age Scotland, the national charity for older people, lists the top ways you can protect your finances online.

1. Don't use a public wi-fi hotspot when shopping or banking online. Unsecure wi-fi found in cafés, hotels and airports makes it easier for cybercriminals to intercept your personal details even if you're on an official banking app.
2. Never respond to out-of-the-blue emails or texts from your bank. Banks and building societies will never ask for your personal details or passwords in unsolicited communications.

3. Do not leave your Bluetooth switched on. This opens you up to the risk of someone gaining access to any information or service on your mobile.
4. Use your own portable battery or plug instead of public chargers. If you plug your phone/tablet into a USB port, an attacker can

download files, install malware or record everything you tap, type or view.

5. Always update your mobile and tablet with the latest operating system. This will include the latest security upgrades.
6. Do not engage with any unexpected or suspicious pop-

ups that appear during your banking session.

7. Protect your pin number when accessing cashpoints or paying at tills.
8. Make sure you are accessing sites with "https://" and a locked symbol. These sites are more protective of data you exchange.
9. Contact your bank if money has been taken from your account. They'll protect your account so no further damage is done and should refund any money stolen as a result of fraud and identity theft. You should also report the crime to the police through Action Fraud on 0300 123 2040.



For more information or advice, phone Age Scotland's Freephone helpline **0800 12 44 222**. This confidential service provides the support and referrals you need on all aspects of life past 50.
www.agescotland.org.uk

Illness, moving house, changing job and separation are some of the leading causes of stress in modern day life

Our Loyalty Promise...
to reward your loyalty



Taking the stress out of moving home

WHEN Sandra Morton separated from her husband after 23 years together while recovering from an aggressive cancer, it was quite a thought that she would have to move house as well. To top it off, she had also just accepted a new job.

“My timing couldn’t have been worse,” said Sandra. “I couldn’t be more grateful to Scottish Building Society and especially Claire Swanson, who held my hand throughout the whole process of transferring the mortgage into my name and moving the loan to my new home.”

Sandra bought a four-bedroom property in Heartlands, a new community halfway between Glasgow and Edinburgh, and moved in with her sons Muir (20) and Blair (14) and their black Labrador Apollo in July this year.

“My move-in date was supposed to be in March and a delay meant that my mortgage offer was about to expire. Throughout all my dealings with the Society my special circumstances were taken into account, to the point where Claire was working closely with the underwriters to work out a deal that suited my needs. The fact that mortgage applications at the Society are manually underwritten was a huge advantage and I have no doubt that I would not have had that personal touch or level of service from any of the larger lenders in Scotland.”



Sandra’s three year loan term ends next year and she has firm plans to continue as a member of the Society going forward. As an existing customer she will then benefit from a choice of interest rates available only on loyalty mortgage products. She is now happily settled into her new home and commutes into Edinburgh for her job as an account director with a marketing agency.

“Life is really good. I’m cancer free, I have a job I enjoy, and the boys are doing well. I’m loving my independence and I love my new home, especially the great views I now have over the Ochil hills. We’re on the up and I can’t emphasise enough how important it was to me to receive such individual treatment and brilliant service from Scottish Building Society when I needed it the most.” ✨



Karyn Lamont joins the board

WE are very pleased to announce that Karyn Lamont has joined your Society’s board as a Non-Executive Director. A chartered accountant and former audit partner at PwC, Karyn brings over 25 years of experience providing audit and business services to a range of clients

across the UK’s financial services sector.

Commenting on the appointment, Society Chairman Raymond Abbott said:

“Along with my fellow directors I am delighted to welcome Karyn on to the board. She shares the Society’s

values and her wealth of relevant experience and specialist knowledge of financial reporting, audit and risk management will be welcome as we deliver our ambition to surpass the expectations of our members in meeting their savings and mortgage needs.” ✨

Unlock cash from your home with a Retirement Interest-Only Mortgage

SCOTTISH Building Society is one of the first lenders to offer a new Retirement Interest-Only Mortgage following a review of later life lending by the Financial Conduct Authority.

While the Pension Freedoms introduced in 2015 have brought more financial planning options in retirement, the biggest asset in pension pots is often a home. Scottish Building Society already has over a decade of specialist experience in the retirement mortgage market with our interest-only Lifetime Mortgage, which allowed borrowers over the age of 65 to free-up cash tied up in their home.

So, when the Financial Conduct Authority introduced proposals to improve access to mortgage borrowing for older people, including those with maturing interest-only mortgages without sufficient funds to repay them, we were already ahead of the curve.

With our new Retirement Interest-Only (RIO) Mortgage, which replaces our Lifetime Mortgage, members can borrow against the equity in their home and by paying the interest



Our Loyalty Promise ...
to offer products designed to provide you with long-term value



TV couple make the most of their property

A television ad campaign featuring a couple in their sixties enjoying some of the benefits of a RIO mortgage from Scottish Building Society is now on air across selected STV regions. The 30-second ad was filmed on location in Humble, East Lothian.

The ad revolves around a story of a family, and an older couple able to achieve their

dreams to go on holiday after helping their daughter buy her first home and their son to finance his studies by freeing cash tied up in their home with a RIO mortgage.

Head of Marketing and Communications Kerra McKinnie said: "The TV ad is part of an integrated campaign aimed at helping older people with their

mortgage needs. We have listened to feedback from our members who want to see us promote the Society and propel our brand further into the mainstream. We are really proud of our expertise and track record in retirement mortgages and hope our new ad will encourage more people to seek advice on the options available to them."

Five reasons to choose a RIO Mortgage from Scottish Building Society

1. A great way to release money from the value of your home
2. A cash lump sum to help you make the most of your retirement
3. You pay the monthly interest charges, so the outstanding balance does not increase
4. An alternative to traditional equity release schemes
5. Local in-branch mortgage specialists to guide you

each month, they can ensure the mortgage balance doesn't increase. When the property is eventually sold, the mortgage is repaid and some equity remains.

Our RIO mortgage is available to homeowners in Scotland aged 60 and over who have a reliable monthly income in retirement. The Society offers up to 50% of the value of the property as a cash lump sum and, unlike standard interest-only mortgages, there is no fixed end date for settlement of the loan and capital need only be repaid after death or on the sale of the house. There is no maximum age limit.

Paul Alexander, Head of Business Development, said: "This is good news for

those who have perhaps reached the end of their standard interest-only mortgage but have a shortfall in savings to repay the loan, and provides an alternative to a house sale or a loan that requires regular capital repayments.

"It also provides an attractive option for managing inter-generational wealth where older people could help younger members of the family buy their first home, for example. Where applicants have a secure income and can meet our affordability criteria, a Retirement Interest-Only Mortgage may be a more suitable option than the type of equity release product where interest is simply added to the original loan, thereby eroding the value of what is often the borrower's most valuable asset." ✨

"It was an excellent solution for us and gives us both stability and flexibility. We have since moved and have transferred the mortgage to our new home. When we die the original loan will be repaid, with the remaining equity passed on to our children."

John M., Ayrshire

Team Troon turn out for Combat Stress

Our Loyalty Promise ...
to always allow you a say in which local charities the Society supports



A veteran's story

“Joining up was something I'd always thought about. I served for almost 13 years, leaving when I was 33 years old. During that time I spent quite a few years in Germany and I also did two extended tours in Northern Ireland, spending two years each time there.

It was when I retired after a further 20 years in Northumbria Police in 2016 that things changed. I was troubled but I didn't know why. I was drinking heavily, I had no enthusiasm for life, I was staying out late and avoiding family and friends.

Attending the Combat Stress community groups was the first foot on the ladder for me starting to get help. I had problems justifying that I was worthy of help as, unlike veterans who have lost limbs, I have no visible injuries. I also attended the Hollybush House treatment centre for the six week intensive PTSD treatment programme.

After treatment from Combat Stress, I'm a changed person altogether. I feel more at ease with myself and in control of who I am. I'm now able to enjoy my retirement. I'd say to anyone in a similar situation, push yourself to get help, just like you would push yourself in the army. You've done it before and you can do it again.”



IT'S NOT the first time that members in South West Scotland have voted for Combat Stress at Hollybush House as Charity of the Year. Team Troon handed over a cheque for £250 to kick-start this year's support campaign, and it hasn't stopped there.

“It's a great cause to be involved with and as well as promoting the charity and raising funds in the branch, we turn out to help in person whenever we can,” said Derek Christie, local Business Development Manager.

“We manned the Combat Stress stand at the Scottish Air Show in September, and helped out at the annual Hollybush House fundraising fete which raised over £7,000. Over one-fifth of funding for Hollybush House comes from legacies and we attended an event to learn more about the difference people can make by leaving something in their will for the charity.”

There is growing demand from veterans

seeking support to recover from trauma-related mental health problems such as anxiety, depression and post-traumatic stress disorder (PTSD). The six-week PTSD Intensive Treatment Programmes available at Hollybush House are proven to help former servicemen and women go on to lead fulfilling and rewarding lives.

Kath Provan, Regional Fundraising Manager for Scotland at Combat Stress, said: “We are hugely grateful for the support we get from Scottish Building Society and were honoured to be chosen by the Troon branch as their Charity of the Year.

“In the last decade we've seen a 97% increase in the number of veterans seeking mental health treatment, particularly from recent conflicts.

“With support from Scottish Building Society, we can continue offering our life-changing support to former servicemen and women who turn to us in their time of need.” ✨



Derek Christie and John Boyd from Scottish Building Society volunteer for Combat Stress

Vote now for the Charity of the Year 2019 in your area

Voting is now open for members to choose which charity you would like the Society to support in your area next year. These good causes would like your vote ...

North of Scotland

The Multiple Sclerosis Therapy Centre Inverness has the only oxygen chamber in the central Highlands and provides treatments for people with a range of medical conditions.

Support in Mind Scotland aims to improve the quality of life for anyone whose mental health problems have a serious impact on their life, and on the lives of others.

The Highland Hospice is the only provider of specialist palliative care in the Highlands and aims to support people living with an advancing, life shortening illness.

Glasgow & West of Scotland

Erskine is Glasgow's foremost provider of care for veterans and their spouses, providing nursing, residential, respite and dementia care and the companionship of like-minded people.

Help for Heroes supports those with injuries and illnesses attributable to their service in the British Armed Forces to regain their purpose, reach their potential and have a positive impact on society.

Breast Cancer Care combines the personal experiences of people affected by breast cancer with clinical expertise to support people living with the disease.

Interest rate rise good news for savers

Our Loyalty Promise ...
to offer our best available rates



Following the decision by the Monetary Policy Committee to increase the bank rate by 0.25% on 2 August, we have made changes to our savings and mortgage interest rates which became effective from 17 September 2018.

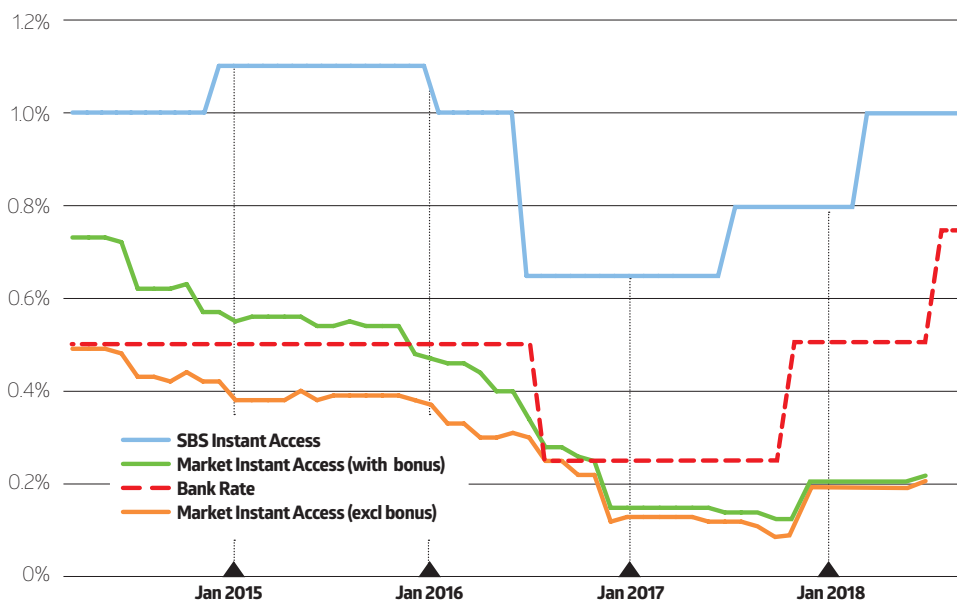
We are pleased that we have been able to limit the increase on our variable rate mortgage products, excluding Tracker and LIBOR mortgages, to 0.15%. Despite the two increases in bank rate since

November 2017, we have limited our members' total mortgage increase to 0.25%. Our Instant Access Saver rate has increased by 0.20% to 1.00%. This follows an increase of 0.20% in November 2017. The rate paid on new Loyalty Cash ISAs also increases by 0.20% to 1.20%.

Chief Executive Mark Thomson said: "The Society is committed to offering our best available rates, which we believe we have achieved for both savings and mortgage

members, without compromising our financial stability. The rates paid on our savings accounts compare favourably with market rates and we believe they continue to offer long-term value to our members, without short-term bonuses or other account restrictions." ✨

Savings interest rates effective from 17 September are available to view or download from the savings interest rate pages on our website www.scottishbs.co.uk



Interest rates paid on the Society's Instant Access account over the last 3 years compared with the average offered by all banks and building societies, Source: Bank of England

SCOTTISH BUILDING SOCIETY

Your views are important to us

Join our online member panel now

Gathering quick and timely feedback on a variety of business initiatives and topics allows us to continue to improve our service and ensure that we are offering products appropriate to members' needs.



We are currently recruiting for our online Member Panel and we'd like applicants from across the country to apply. Panel members receive a maximum of four short surveys per year, and play an invaluable part in shaping how the Society develops.

If you would like to be involved, please email members@scotbs.co.uk

Troon & South West Scotland

Troon Lifeboat RNLi saves lives at sea and provides, on call, a voluntary 24-hour lifeboat search & rescue service.

British Heart Foundation has a vision of a world without heart and circulatory diseases and funds research to keep hearts beating and blood flowing.

South Ayrshire Dementia Support Association provides specialised day care for the growing number of people in the area living with dementia, and support for their families.

Borders

Fresh Start Borders helps people in the Scottish Borders who have been homeless and are moving into their first permanent tenancy.

Galashiels Food Bank is operated by seven teams who distribute food parcels to those in need in the Borders region.

The Scottish Borders Donkey Sanctuary aims to find forever homes for donkeys and mules in need as a result of rescue from cruelty or neglect.

Edinburgh & East of Scotland

Maggie's Centre at the Western General in Edinburgh provides practical, emotional and social support for people with cancer, and their family and friends.

Vintage Vibes tackles loneliness and isolation amongst older people in Edinburgh by providing companionship and support and encouraging friendships between generations.

Magic Breakfast ensures no child is too hungry to learn by providing a breakfast club for Edinburgh school children who would otherwise go without.

Please vote for your preferred charity for 2019 online at www.scottishbs.co.uk or pop in to your local Branch or Agency office and complete a voting form

Five minutes with Claire Swanson

Promoted to the role of Branch Manager at Galashiels after just one year with the Society, Claire Swanson talks about the importance of a High Street presence

As major banks close their doors in small towns around the country, how do you see the role of your branch in the local community?

I know the fact that we are visible in the community is valued by our members and although it is possible to provide a good service remotely, it's not what everyone wants. Some of our members like to deal with us face to face and to pop in from time to time. It means we get to know them personally and it also makes our job enjoyable. Everyone in the branch wants to provide a friendly and approachable service and I think, as a team, we are seen that way. We have found that some of our members are losing confidence in big name banks. We don't provide all of the same facilities, but as the big brands retreat from having a high street presence it has brought us new customers looking for help with savings products and mortgages. We don't just deal with local people from the Galashiels branch. As specialist lenders, we handle enquiries from people further afield who are interested in, for example, self-build mortgages or in unlocking a cash lump sum in retirement with a Retirement Interest-Only Mortgage.

What does a typical week look like for you?

I try to go to the gym before work most mornings so I'm up around 6am. I live really close to the branch and I arrive for 8.45am, ready to open at 9am. The first task is always checking my emails and organising my to-do list for the day. After that I will grab a coffee before the rush begins. My day is a mixture



Claire's CV highlights

2002: Left Selkirk High School

2006: Graduated from Glasgow Caledonian University with an Honours degree in Business Studies and started work as a Customer Service Officer with Clydesdale Bank in Hawick

2016: Completed my Mortgage Advice and Process Certificate with Chartered Banker Institute and became a Mortgage Adviser with Clydesdale Bank in Edinburgh

2017: Started at Scottish Building Society as a Mortgage Adviser

2017: Completed ER1 – Equity Release qualification with Chartered Insurance Institute

2018: Appointed as Branch Manager, Galashiels

Personal: I live in a flat in Galashiels. Hobbies include, reading, exercising, coaching hockey and gin tastings.

of answering customer's calls and queries, processing applications, giving mortgage advice and managing general branch activities. We usually finish up for the day just after 5pm. In the evening I will go for walks or spend time catching up with friends.

Is there any one thing that would make your job easier?

In my short time so far with the Society I haven't come up with anything yet that would make my job easier. I have a great team around me and fabulous support from Head Office. That's not to say I don't believe in innovation and it's good to know that if I do come up with an idea there is an open door to take it forward with the senior management

team. The Society regularly seeks members' views in developing new products and services, and staff always have the opportunity to contribute too.

What do you enjoy most about your new role?

I have only been in the role of Branch Manager for a few weeks so I'm still finding my feet. I am enjoying working with the team in Galashiels and excited to see what we can achieve going forward. I have really enjoyed my first year with the Society.

What is the most important financial lesson you have learnt?

Never lend someone money if you cannot afford to lose it! ✨

Society sponsors *The Herald* Property Awards



ALWAYS keen to support the self-build sector in Scotland, the Society sponsored the *Individual New Build or Small Development* category at The Herald Property Awards 2018. Entrants were judged on the quality of design, layout, location, features and

specification as well as energy efficiency.

Paul Alexander, Head of Business Development at Scottish Building Society said: "As one of the few providers of self-build mortgages, we are not only keen to support the sector in Scotland, but

we bring a level of expertise and understanding to the table. The awards are designed to recognise excellence and the quality of entries was extremely high this year. We were very proud to be part of such a high profile and prestigious event." ✨

First timers complete self-build project in just nine weeks

Libby and Allan settle in their dream home in record time thanks to Self-Build Mortgage

LIBBY Stewart and Allan Laing had an idea of what they were throwing themselves into when they decided to become first time buyers and first time builders at the same time. Libby (29) is a construction planner, currently contracted to the new Aberdeen Exhibition Centre build project, and Allan (30) is a farmer at Sauchen, a village less than 20 miles west of the city.

Having secured planning permission for a 3 bed home on a plot at Allan's family farm, they approached Scottish Building Society for the mortgage they needed to build the home of their dreams.

"It was our contractor, Gregor Davidson from Cairnrowan Custom Homes, who recommended Scottish Building Society to us as specialist lenders who are strong in the self-build market," said Libby. "It is our first mortgage and we had a lot to learn. Because it is a self-build mortgage we had to plan in stages and draw on the money at specific times. The Society was very efficient at releasing money when we needed it and Agnes Campbell and Ryan Gallagher were both really helpful in guiding us along the way. The mortgage process has been very smooth from start to finish."

Libby and Allan had chosen to build a timber frame house with high ceilings and a roof cassette system. The timber panels were all pre-fabricated by a local supplier and it took just 9 weeks to build from when the kit was delivered to site.

"Although the dry summer has not been good for farmers it was a great help to us in ensuring an early completion. The advantage of a short build time is that we were quickly able to move on to a front-line rate mortgage with the Society which means we will save money on interest payments."

Now settling in to their new home, Libby & Allan are turning their attention to landscaping and interiors.

"We have fabulous views of Bennachie from the sunroom and I love our open plan kitchen, dining and living room. We are far enough



Libby and Allan's self-build tips

- Be prepared – choose all fixtures and fittings before the build starts for an earlier completion
- Buy the best you can afford – of everything
- Don't let the paperwork get you down – details matter, but the Society helped keep us on track
- Do everything possible to minimise build time and reduce monthly outgoings by moving over to standard rates of interest sooner
- Choose your builder carefully – ours was excellent, but you hear some horror stories

away from the main farm but close enough that Allan is at work in minutes. My commute to Aberdeen isn't too bad either. We are pleased

with the valuation we have received for the property now that it is finished. It has definitely been the right move for us." ✨

Scottish Women's Football

As the 2018 season draws to a close we reflect on our first year as SWPL 1 & 2 title sponsors

2018 has been an exciting year for Scottish women's football. As the Scottish Building Society SWPL clubs continue to grow their fan base, the sport is also gathering momentum at grassroots level. By sponsoring Scottish Women's Football, we hope to help achieve the Scottish FA's vision of having 20,000 women and girls registered to play football by 2020.

Sport highlights 2018

It was an historic moment for the game when the Scotland Women's National Team qualified for next year's FIFA World Cup finals for the first time after a 2-1 win over Albania.

In a further boost to the game, BBC ALBA is to broadcast all competitive Scotland Women's home international games as well as selected Scottish Building Society SWPL 1 matches over the next 3 years.

As we go to press Motherwell Ladies are SWPL 2 champions following a 5-1 victory over Edinburgh University Hutchinson Vale, enough to clinch the title with five games to spare and to secure promotion to SWPL 1. Meanwhile, Glasgow City and Hibernian are battling it out on the pitch for the coveted Scottish Building Society SWPL 1 trophy.

There have been some truly outstanding performances throughout the year, recognised in the Scottish Building Society Player of the Month awards which we introduced to reward excellence in the sport. At each match throughout the season head coaches from each team nominate home and away players who have outperformed the rest on the pitch. Members of the public then cast their votes through the Scottish Building Society website to choose a winner.

Finally, the race is on to discover the winners of the new Golden Boot Awards for the 2018 season. At the end of last season Danni McGinley (Forfar) scooped the inaugural Scottish Building Society SWPL 2 Golden Boot award after scoring an impressive 22 goals in 2017. At the same time, Abi Harrison received the first ever Scottish Building Society SWPL 1 Golden Boot Award after scoring 15 goals for Hibernian. ✨



Left: Glasgow City and Forfar Farmington battle it out for points



Below: The Scotland Women's National Team celebrate qualifying for the 2019 World Cup. Picture: The Scottish FA



Left: Danni McGinley (Forfar Farmington) and Abi Harrison (Hibernian) presented with top scorers' Golden Boot award by Paul Alexander



Young players enjoying expert coaching at the monthly Girl's Football Festival

Growing the game at grassroots

One of the key aims of our sponsorship is to develop the youth game to work with local clubs to help more girls to be active and have fun by becoming involved in football. In the North region we support the monthly Inverness Girls Football Festivals for girls of primary school age which is attended by sixteen teams. In the South East Region we have close

links with Boroughmuir Thistle, supporting training events and taster sessions. Elsewhere, our Troon branch supported a training session for the Glenburn Girls FC. Kirsty Munro and Lauren Sloan, players with Kilmarnock FC, dropped in on the session to provide additional coaching and were a source of inspiration for the youngsters present.

WIN a Rainmaker print worth £200

Self-taught landscape photographer Lewis Golbourn has been capturing the grandeur of Scotland's natural world in artistic photographs for over twenty years. His sought-after pictures have found their way into collections around the world. Shooting landscapes has many challenges, most of them weather and light related, and Lewis will often spend weeks planning a photographic expedition, working out routes, checking sun direction and times of the tides. He then has to wait for the light to happen in order to return with the one or two shots that he had in his head at the outset. The end results are stunning. To view a selection of his images go to www.rainmakerphoto.co.uk

The Prize

One lucky winner will receive a framed print of Cul Mor, the twin summited Corbett in the Inverpoll Nature Reserve near Ullapool which appears on the cover of this issue of Society.

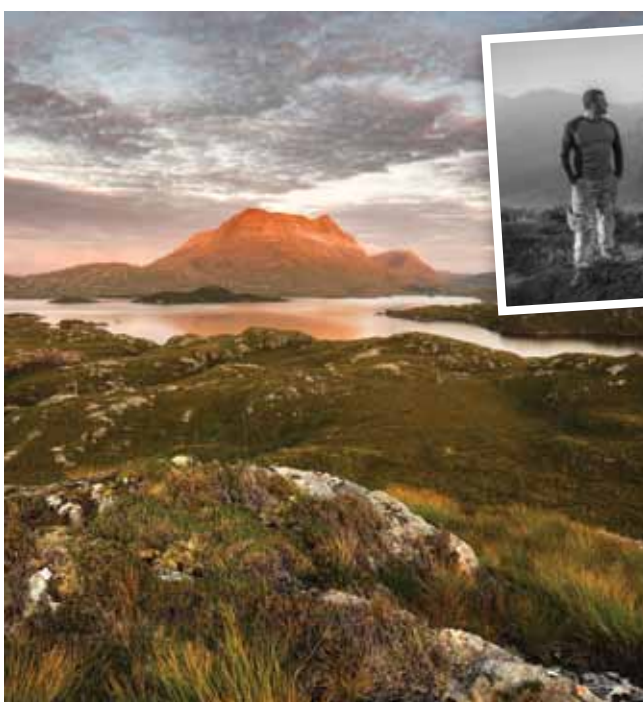
How to enter

To be in with a chance of winning all you have to do is answer the following question:

Cul Mor, which rises out of the bogland of Assynt in North West Scotland, is known as a Corbett which means that it is between 2500 and 3000 feet high.

What's the English translation of Cul Mor?

- A. Two peaks
- B. Big back
- C. Mountain ridge
- D. Tall summit



Above: Lewis Golbourn and Buchaille Etive Mor from Ben na Chruaise

Left: Cul Mor over Loch Sionasgaig

Simply email your answer along with your name, address and Scottish Building Society account number to members@scotbs.co.uk.

Alternatively, send your answer and contact details to:

**Society Competition
Marketing Department
Scottish Building Society
SBS House, 193 Dalry Road
Edinburgh EH11 2EF**

Closing date for entries is midnight on Friday 30th November 2018. No purchase is necessary in order to enter the competition. Only one entry per person is permitted. For full terms and conditions please visit www.scottishbs.co.uk ✨

Competition winner

Congratulations go to Evelyn Macdonald of Maryburgh who won the Issue 8 competition to win a First Class trip on the Jacobite Steam Train.

Retirement Interest-Only Mortgage

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AS SEEN
ON TV



Over 60? Unlock the equity from your home, without having to move

You've probably seen the value of your property rise over the years – so wouldn't it be great to benefit from the money tied up in your home, without having to sell up and move?

Make the most of your property with a Retirement Interest-Only Mortgage from the Scottish. It's specially designed for the over 60s, allowing you to turn up to 50% of the value of your property into a cash lump sum to use however you wish.

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- A great way to release money from the value of your home
- You pay the monthly interest so the outstanding balance does not increase
- No need to move – the capital is repaid from the sale of the property when you die or move into care
- Specially designed for the over 60s with no maximum age

To find out more, talk to your financial adviser, call us or visit our website:

0345 600 4085
scottishbs.co.uk

 **SCOTTISH
BUILDING SOCIETY**
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YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.