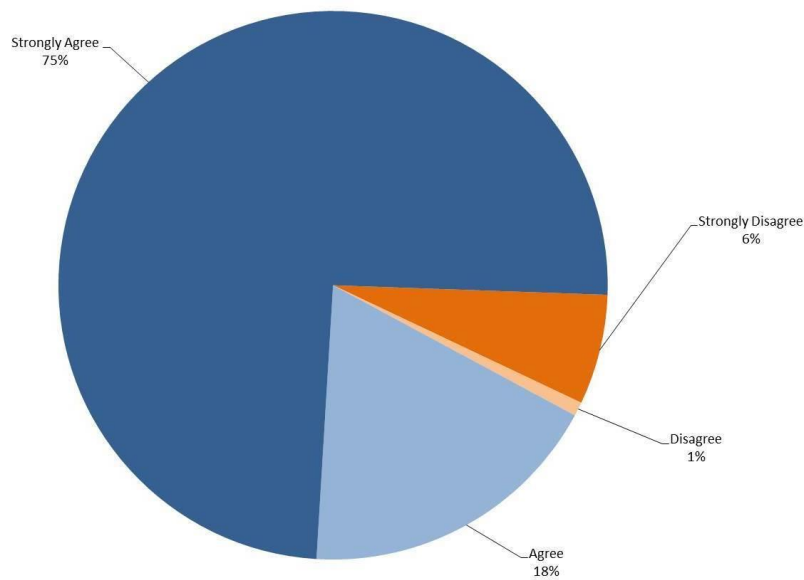


## Scotwest Credit Union 2017-18 Members' Survey

We are very happy with the response to this year's members' survey with over 1,300 Scotwest Members taking the time to tell us what they think of the products and services offered by their credit union. This year some of the questions focussed on Our Vision which we announced last year in addition to questions about our service, loans, savings and online banking.

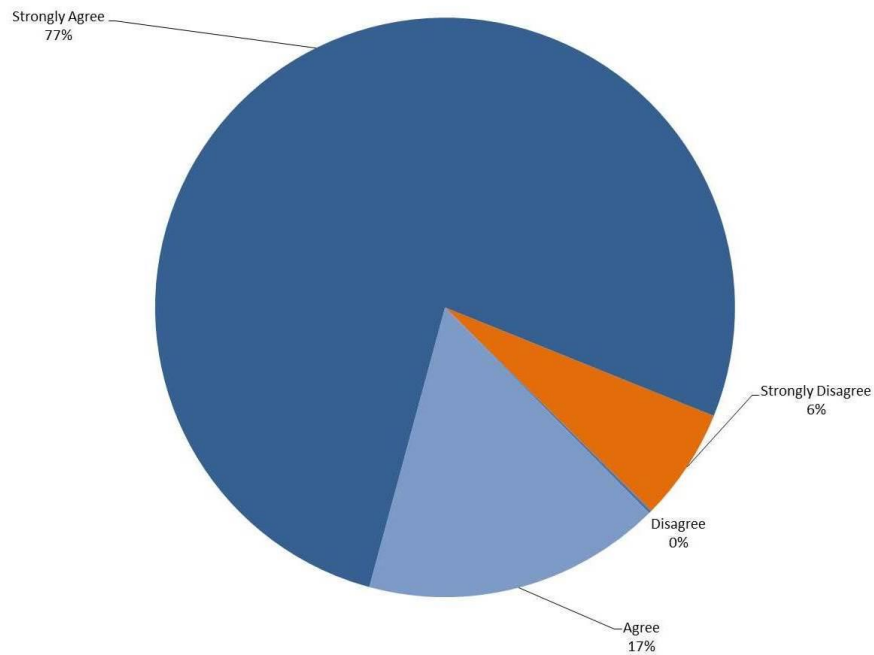
Thank you to all our members who participated; your feedback is invaluable to the continued development of Scotwest.

My query was answered quickly and accurately.



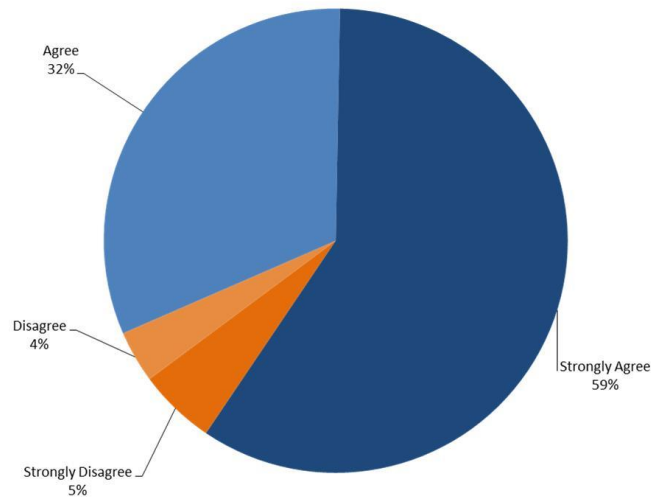
The satisfaction of our members is our highest priority – without members there can be no credit union. With 93% of respondents happy with the speed and accuracy of the service they receive from Scotwest, we are delighted that we are continuing to meet the needs of our members.

The staff were knowledgeable and courteous.



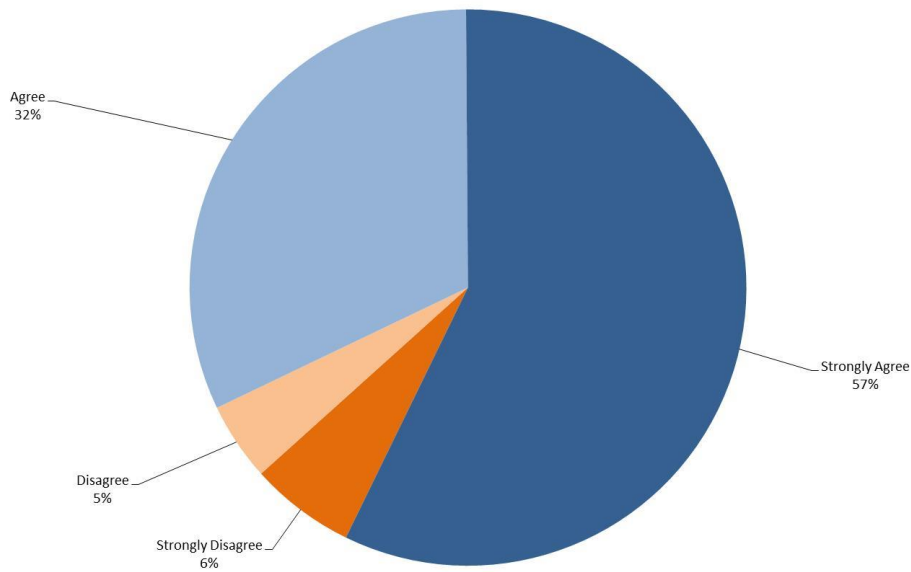
Maintaining a good relationship with our members is vital. Knowing that they are overwhelmingly confident, not only in our ability to help with their queries but that they will be treated in a courteous and respectful manner, helps preserve that relationship

**It is easy to manage my accounts and apply for new products using the online banking facilities**



74% of our members are registered to use online banking to manage their savings accounts and loans. It is important that members are comfortable when it comes to using these facilities. We are delighted that 91% of those who responded to the survey find it easy to manage their accounts online.

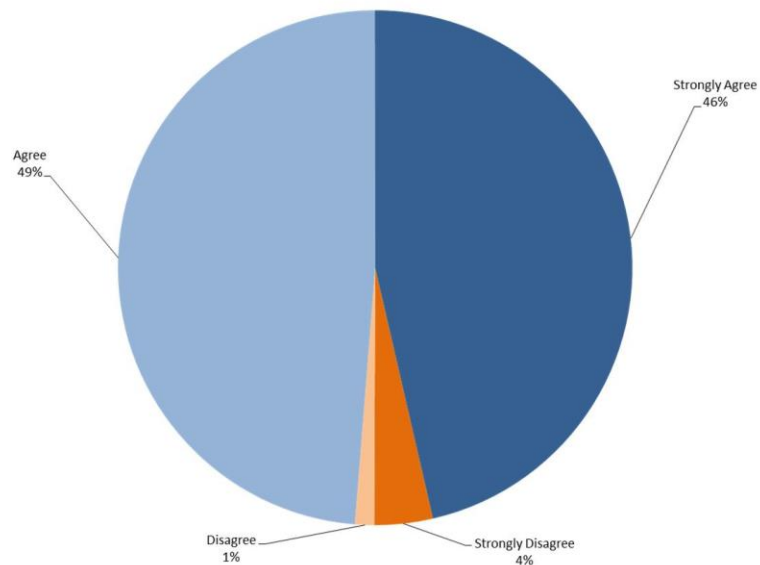
It is easy to use our Mobile App to manage my accounts.



We pride ourselves in adapting and improving our services to meet the changing needs of our members. The Scotwest Mobile App continues to be downloaded in growing numbers and 89% of those users find it easy to use. We will continue to develop the app and all of our services and products to improve the service for our members.

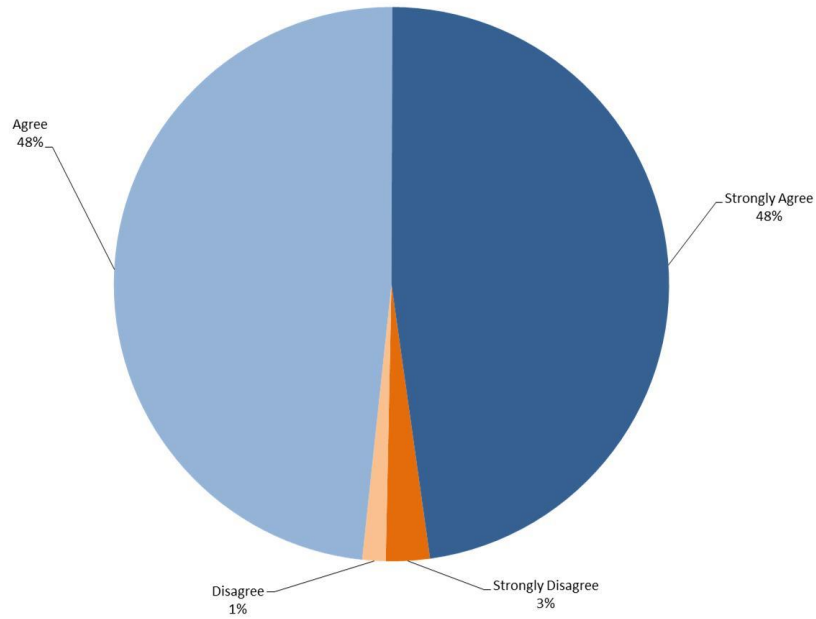
How strongly do you agree or disagree that Scotwest delivers this vision:

"Delivering better financial lives through caring about individual members and their happiness: growing together to become the leading credit union in Britain."



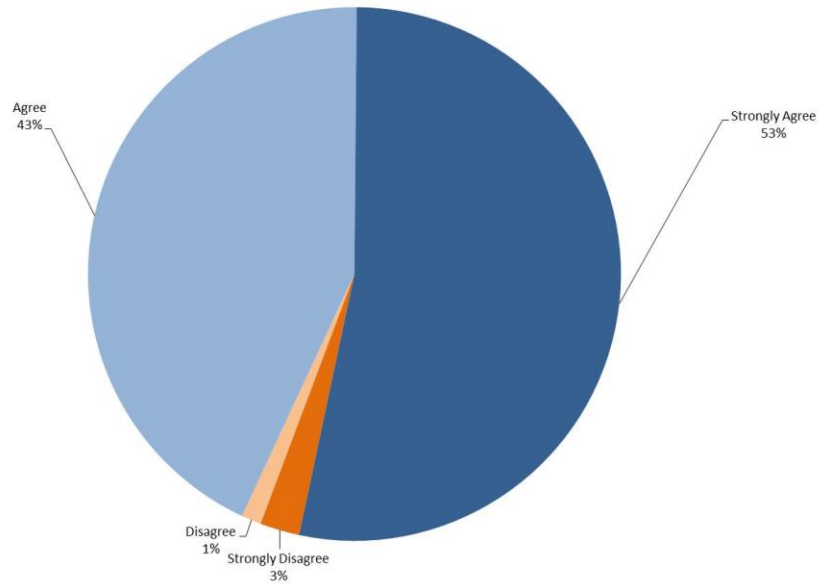
95% of our respondents think that we deliver on our vision for the credit union. We are committed to not only delivering better financial lives for our members but in cementing our position as Britain's leading credit union.

### Scotwest cares about it's members



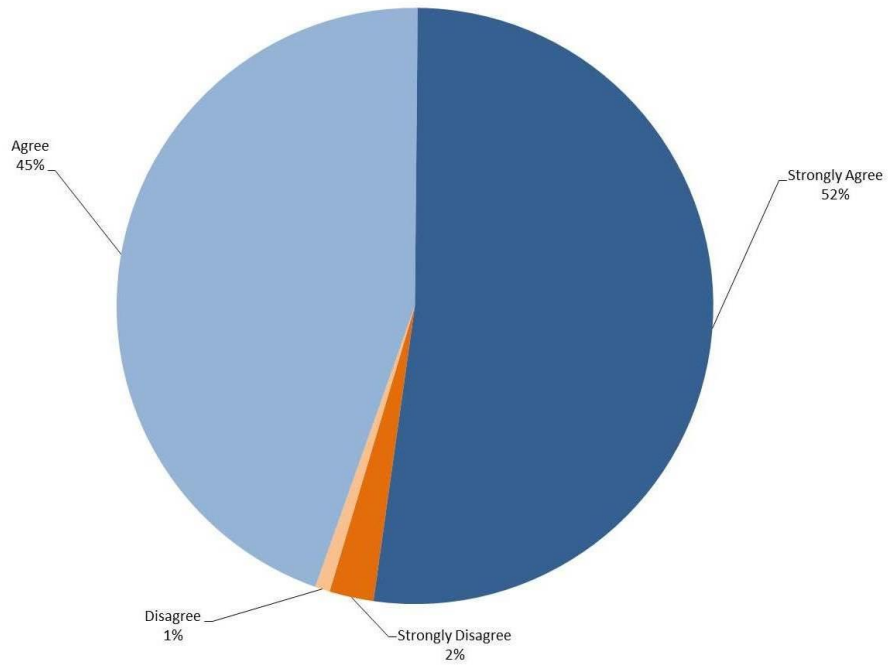
We are delighted that 96% of our respondents agree that Scotwest genuinely does care, offering services, products and help for our members to help build better financial lives.

### Scotwest respects and treats everyone as an individual



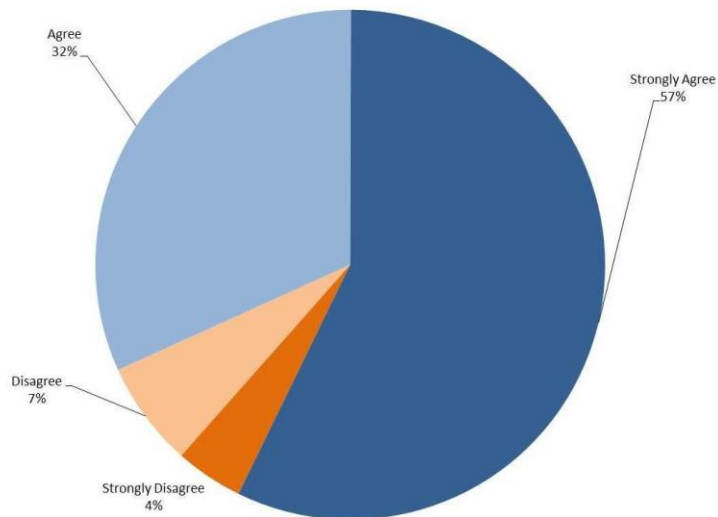
Scotwest has over 31,000 members and each of those members have specific needs and expectations of their credit union. We aim to meet these by dealing with every request, query and application we receive personally. 96% of our respondents agree that we treat everyone as individuals, illustrating the respect which we show each and every one of our members.

### Scotwest is open and honest with everyone



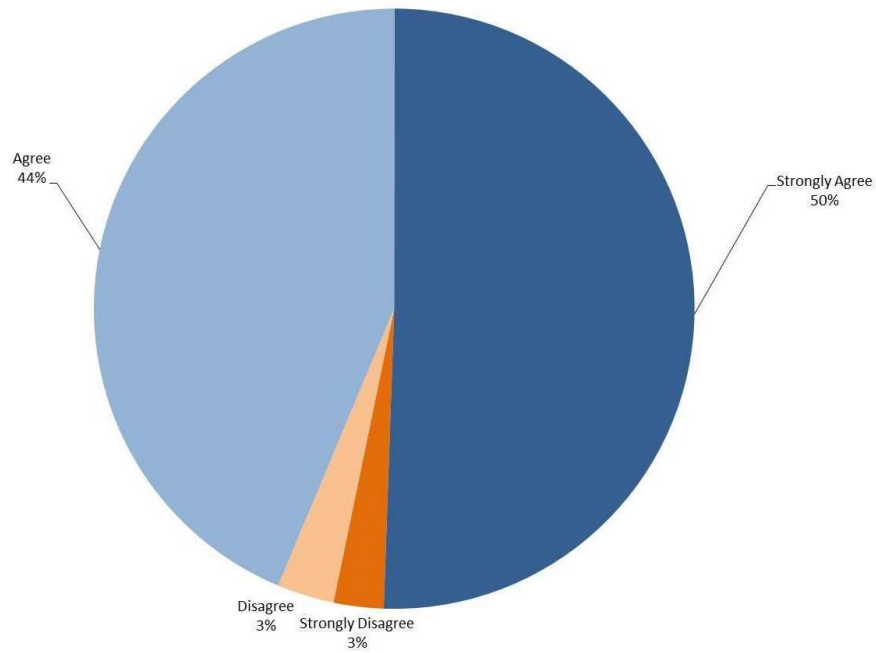
97% of our respondents recognise that Scotwest takes openness and honesty seriously. We are delighted that we can welcome new members to Scotwest knowing that they will be confident in what we do and why we do it.

### I am more likely to borrow from Scotwest Credit Union than another financial institution.



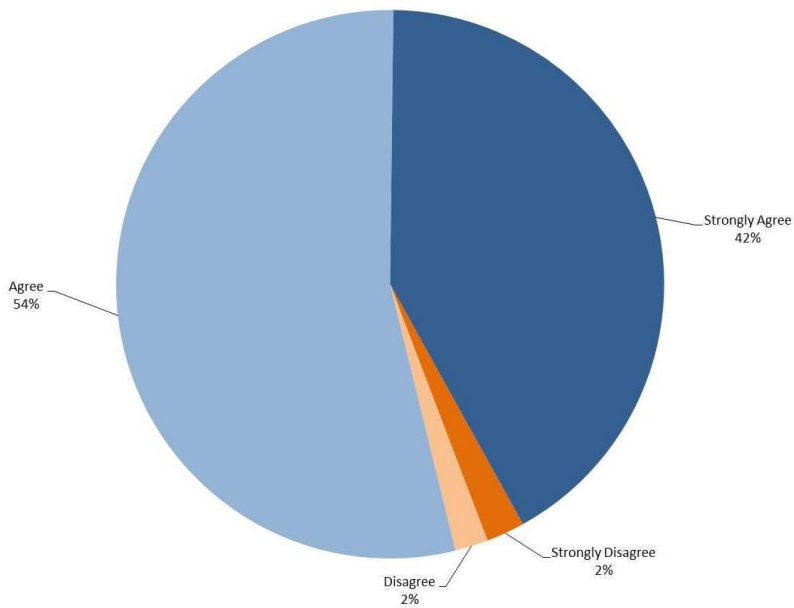
89% of our respondents would choose to borrow from Scotwest over another financial institution. They recognise that by providing relevant products at attractive rates as well as being a fair and ethical provider of financial services, we have our members' best interests at heart.

I am satisfied overall with the loan rates offered at Scotwest.



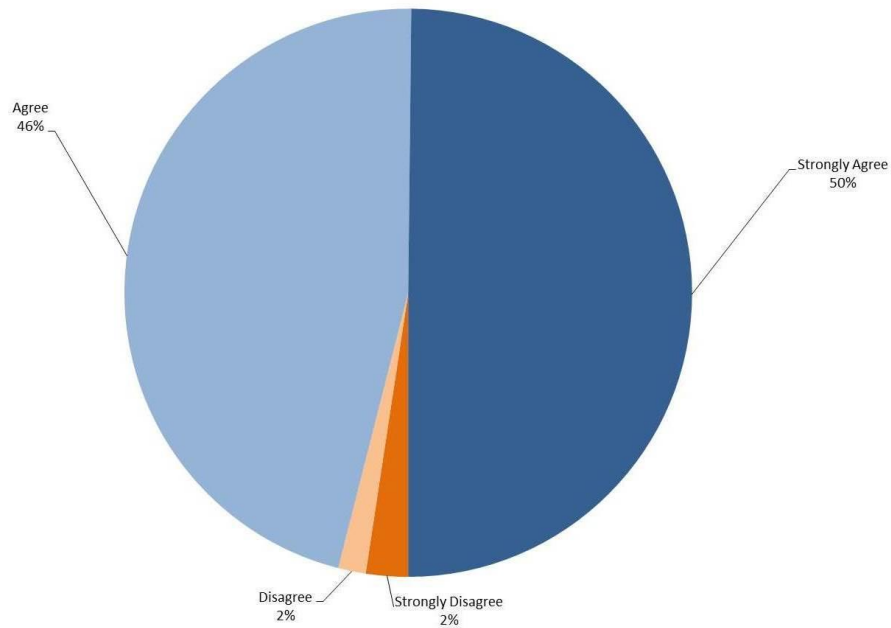
We are happy that 94% of our respondents recognised that, being a fair and ethical lender, we keep our loan rates as low as possible for our members.

I am satisfied with the types of loans available from Scotwest.



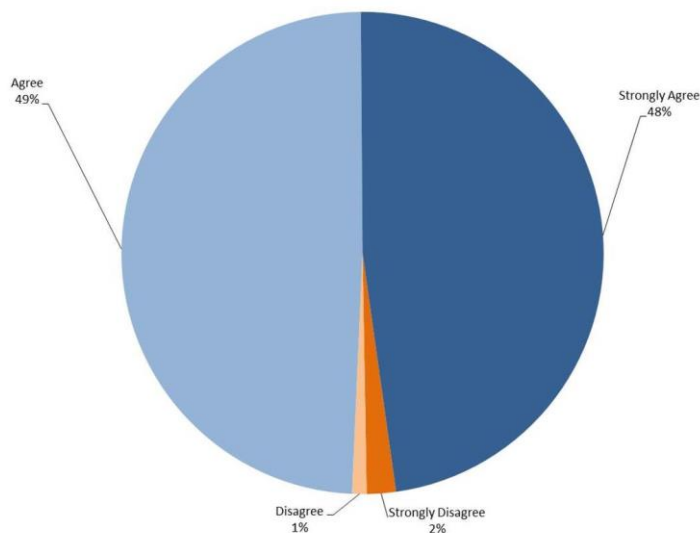
We are happy that 96% of our respondents were happy with the types of loans available as well as their rates. At Scotwest we aim to provide products and services that suit the various needs of our members.

Applying for a loan at Scotwest is simple and easy.



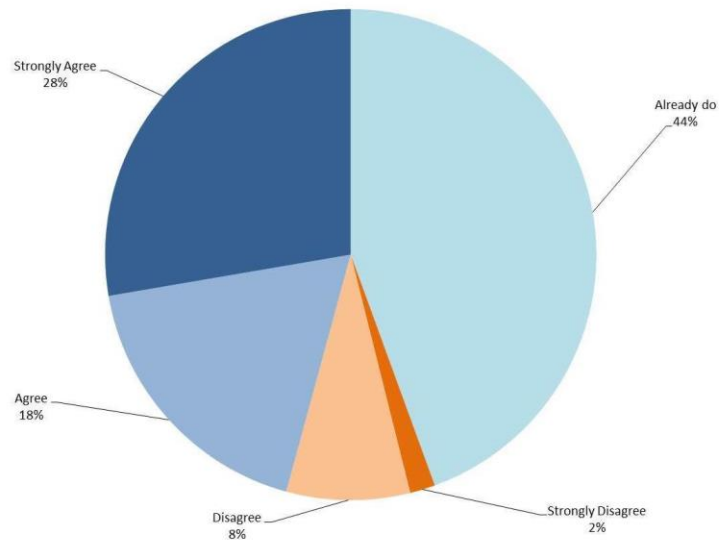
At Scotwest we work hard to ensure that members can easily access the services they need and feel comfortable doing so. We are pleased that 96% of respondents are happy with how simple and easy it is to apply for a loan at Scotwest.

I am satisfied overall with the range of savings accounts offered at Scotwest.



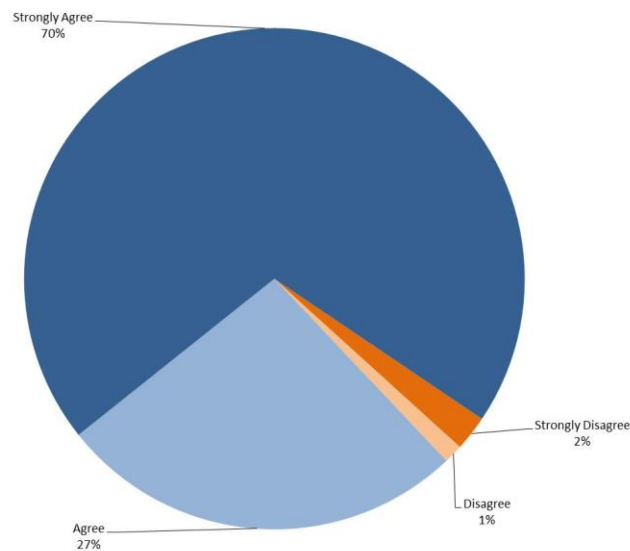
Encouraging savings is one of the primary goals at Scotwest. With 97% of our respondents happy with the range of savings products available we are delighted that we are succeeding in that aspect of our vision of improving the financial lives of our members.

I am interested in saving with Scotwest directly through my salary using the Payroll Deduction service.



Many of our respondents stated that being able to save direct from their payroll is one of the reasons they are happy with the service provided by Scotwest. To arrange for your employer to sign up to provide this benefit contact [office@scotwest.co.uk](mailto:office@scotwest.co.uk)

I am likely to recommend Scotwest to a relative or friend.



97% of our respondents would recommend Scotwest stating that the service they have received from our staff, our loan rates and the ethos and trust shown in Scotwest among their reasons. We are proud that we provide a service to members that they feel their friends, family and colleagues would benefit from being introduced to.