

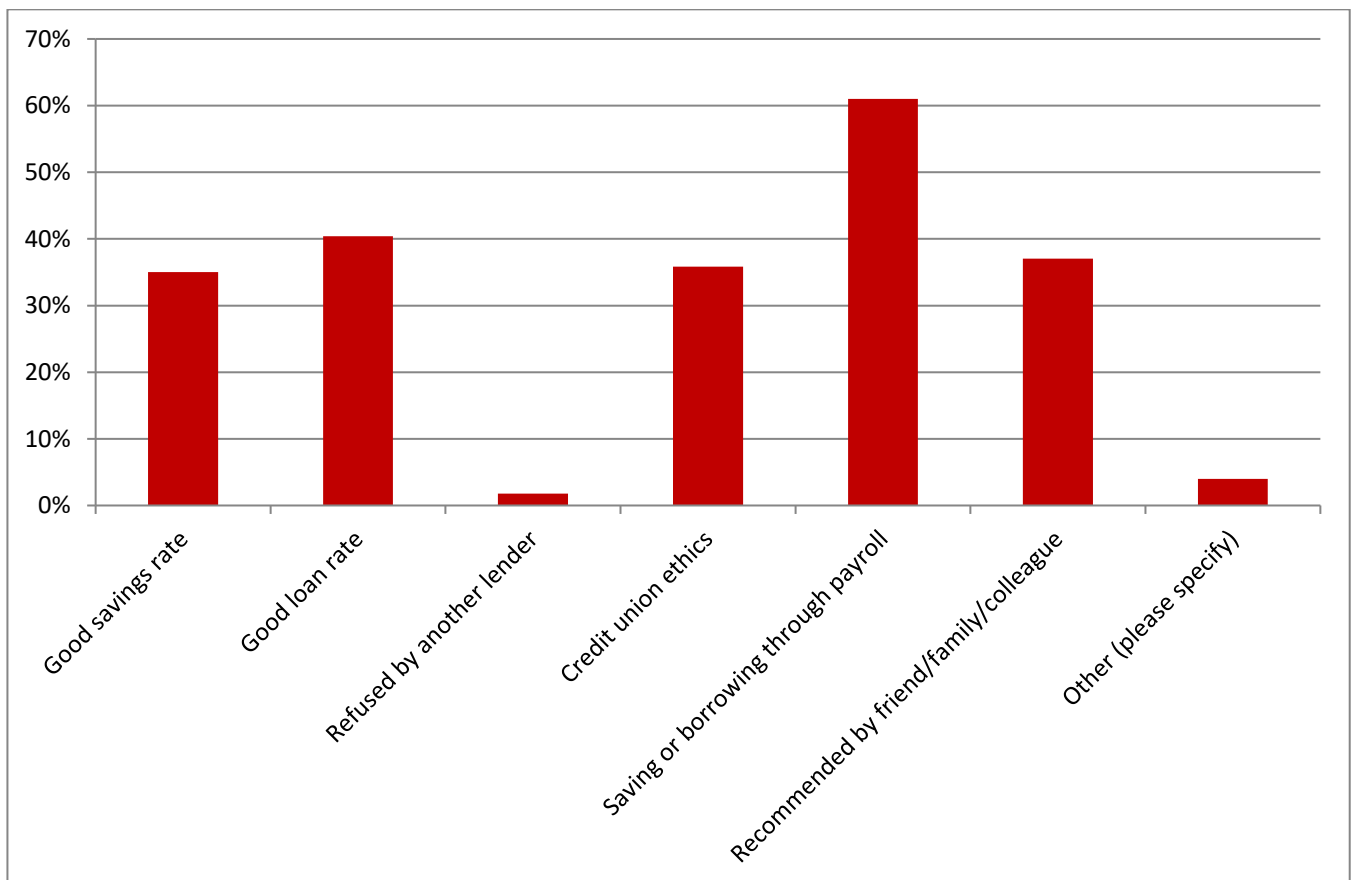
Scotwest Annual Member Survey 2020-21 Results

Over 1700 Members completed the Scotwest Member Survey, sharing their thoughts on the service they receive and the products available from Scotwest.

Thank you to all the Members who took the time to complete this year's survey – your feedback is invaluable to the continued development of the credit union.

Why Join Scotwest?

When asked why they joined Scotwest our Members said:



Here is a snapshot of the specified Other reasons:

Online
Local
Christmas
Savings

Member Service

Given the uncertain and troubling time that we have all been through in the last year and more, it was important for our Members to know that Scotwest was still there to help. We continued to provide the same outstanding service they are used to despite the lockdown conditions, while offering over 400 members with payment holidays on their Scotwest loans and mortgages due to the effects of the Coronavirus.

Of the Members who participated in the survey:

98% agree that their queries are responded to quickly and accurately

99% agree that the staff they deal with are knowledgeable and courteous

99% feel valued as Members of Scotwest

98% would recommend Scotwest to their friends, family and colleagues



Members were invited to share their thoughts about the service they receive at Scotwest. This snapshot gives an indication of what they said:



Products

Now more than ever, the savings and loans that we offer our members is vital to the improvement of their financial lives. We are delighted that we continue to meet the needs of our membership when it comes to saving and borrowing,

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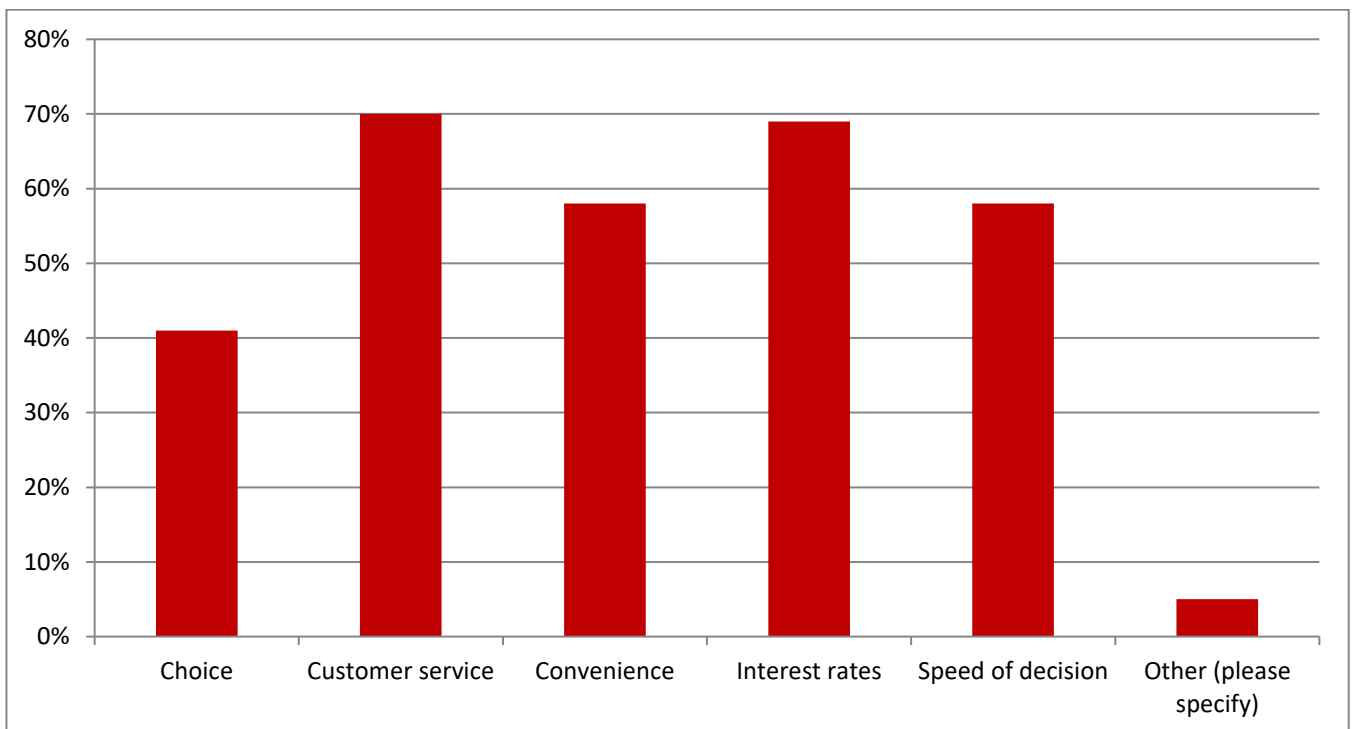
98% are satisfied with Scotwest savings accounts

98% find the Loan application process simple and easy

96% are satisfied with the Loan Rates

92% are more likely to borrow from us than from another lender

When asked, these are the reasons members gave for why they would be likely to borrow from us:



Here is a snapshot of the specified Other reasons:

Payroll
Ethics
Trusted
Criteria Loyalty

For more information on Scotwest Credit Union and our services visit scotwest.co.uk.