



**Melton
Building
Society**

Welcome to
The Melton

About us

The Melton is a modern, mutual building society which has been serving the people of Melton Mowbray and the surrounding area since 1875.

We're here to help people buy their own homes, make the most of their savings and to ensure you can access independent advice from our range of financial partners.

The Melton is a national provider of mortgages and savings with over 40,000 members and we have a reputation for being a trusted provider of mortgages and savings.

The Building Society Difference

As a mutual building society we're owned by our customers - our savers and borrowers - but to us you're more than a customer, you're a member. Unlike banks, being a mutual Society means we don't have shareholders to pay dividends to so we can share the results of our success with our members through **higher interest rates for savers, lower rates for borrowers** and providing **better services**.

This also means contributing to the communities we serve, including supporting local charities not only financially, but also voluntarily with our time, experience and knowledge.

Our roots and heritage are firmly in the Melton Mowbray area and our 3 local branches – **Melton, Grantham** and **Oakham** - provide a level of customer service you would expect of a community based building society.

It's also very easy to do business with us over the telephone, online and through mortgage intermediaries. Our customer advisers are here to help from 9.00am to 6.00pm Monday to Friday and 9.00am to 12.00pm on Saturdays.

Member Benefits

At the Melton we believe loyalty should be rewarded and our members have access to a great choice of mortgage and savings products.

Loyalty Mortgages

As an existing mortgage customer, if you choose to switch to a new deal with the Melton you'll always be offered our best rates and you won't have to pay an application fee.

You could also:

- Switch to a new product up to 3 months before the end of your current mortgage deal without paying any product fees or incurring an early repayment charge
- Apply for additional borrowing
- Take your mortgage with you to a new home
- Have a savings account to reduce the amount of interest you pay on your mortgage – this is called an Offset

Loyalty Savings

As a Melton savings customer you could:

- Get a mortgage with the Melton with no application fee if you have had a savings account with us for 5 years or more
- Take out a local and loyal ISA – only for local customers or members of the Society for 5 years or more
- Open a Wild Ones Young Savers account – only for local customers or members of the Society for 5 years or more – and get a free Wild Ones Pack provided through our unique partnership with our local Wildlife Trusts.

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE

Our Products & Services

Mortgages

At the Melton, we understand that not all applications are the same so our experienced mortgage team look at each application on an individual basis with manual underwriting.

We have a range of mortgages:

- **Fixed rate** – for people who prefer to budget for a fixed period
- **Low deposit** – deposits from just 5%
- **Offset** - use your savings to offset your mortgage balance.
- **Self build** – stage payments in advance including to purchase the land
- **Buy to let** – for people who want to invest in property to let out
- **Shared ownership** – part owning, part renting a property
- **Credit repair** - available through our subsidiary MBS Lending

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE IF YOU FAIL TO KEEP UP WITH PAYMENTS ON YOUR MORTGAGE A 'RECEIVER OF RENT' MAY BE APPOINTED AND YOUR RENTAL PROPERTY OR OTHER PROPERTY USED AS SECURITY MAY BE REPOSSESSED

Savings

You don't need an appointment to open a savings account with us, just call into one of our branches or give us a call.

Of course you can also simply open a savings account online.

A choice of savings accounts:

- **Easy Access** – flexibility to access your savings
- **Notice Accounts** – if you don't need easy access to your savings, you earn better interest with a notice account
- **Online** – convenient savings accounts
- **Cash ISAs** – to make the most of your tax free allowance
- **Young Savers** – for 0 to 16 year olds with a free Wild Ones Pack for new Wild Ones Young Savers accounts opened in branches

Financial Services

We work with carefully selected financial partners to enable us to introduce you to independent expert advice on:

- **Financial planning**
- **Estate planning**
- **Insurance**

Supporting a sustainable future

The Melton is working in partnership with the Lincolnshire Wildlife Trust and Leicestershire & Rutland Wildlife Trust to raise funds to protect wildlife and encourage enjoyment of the natural world.

Supporting wildlife and the Trusts ties in with the Society's community ethos and our commitment to providing sustainable mortgages, affordable housing and encouraging responsible living.

Wild Ones Young Savers

The Melton is giving away special Wild Ones Packs to children aged 0 to 16 years who open a Wild Ones Young Savers Account at any of our branches. The Wild Ones Packs contain a pocket wildlife guide, notebook, wildflower seeds and much more, encouraging young people to enjoy wildlife and get into the habit of saving.

Look at some of the things we do to promote sustainability...

Eco mortgages

A mortgage that incentivises use of energy saving features in new or renovated properties.

Sustainable mortgages

The Melton will donate £150 to the Trusts for every Wildlife Trust member who completes on a mortgage. The Melton is offering a special one year Family Membership of the Lincolnshire or Leicestershire & Rutland Wildlife Trusts for just £10 - a saving of up to £30.

Self build and renovation mortgages

Mortgages for new builds, as well as for "recycling" derelict or run down properties by renovation or conversion.

Saving for the future

The Melton Homesave account is designed to encourage regular monthly saving towards a house deposit. Homesavers will then be eligible to apply for a Melton mortgage without having to pay an application or completion fee. Full terms available on request.

Affordable housing

We support sustainable living through lending on shared ownership and affordable custom build housing projects.

Our Eco Mortgage makes creating energy saving properties more affordable – helping homeowners to save money on their fuel bills as well as reducing their carbon emissions.

Mutual values

Mutuality is about helping each other, which is also what sustainability is all about. Our commitment to the local community has a clear connection with the work of the Wildlife Trusts and by pulling together we will help ensure a sustainable future for everyone to enjoy.

Customer Service Charter

Our Customer Service Charter ensures we deliver the highest level of customer service and recognise the value of mutuality and fairness...

Our service will be easy to use, fair and accessible to all:

- We will do business with our customers in the way that suits them best, by telephone, email, post, through any of our branches or via the internet
- Our leaflets and letters will be jargon free and easy to understand
- There is no need to make an appointment, we welcome the opportunity to discuss your financial needs with our helpful, experienced staff who will take care to ensure any advice we give is suitable

You can expect:

- Prompt responses to your enquiries, comments or complaints
- We will provide accurate information on our products and services which will be clear, fair and not misleading
- Helpful well trained staff who will treat you with confidentiality, professionalism and respect
- We will comply with the Financial Conduct Authority rules, relevant laws and codes of practice

Help us to help you by:

- Assisting our staff to understand your needs clearly
- Providing honest and accurate information as soon as possible when requested
- Treating our staff and other customers in a courteous polite manner

We welcome our members' views:

- We will proactively encourage customers to tell us how we are doing and we listen to and review all feedback received, acting on this where appropriate
- We recognise that we do not always get things right first time, so if you do make a complaint we will promise to act on all of your concerns and respond in a timely manner
- We encourage you to have a voice at our AGM

Welcome to The Melton



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