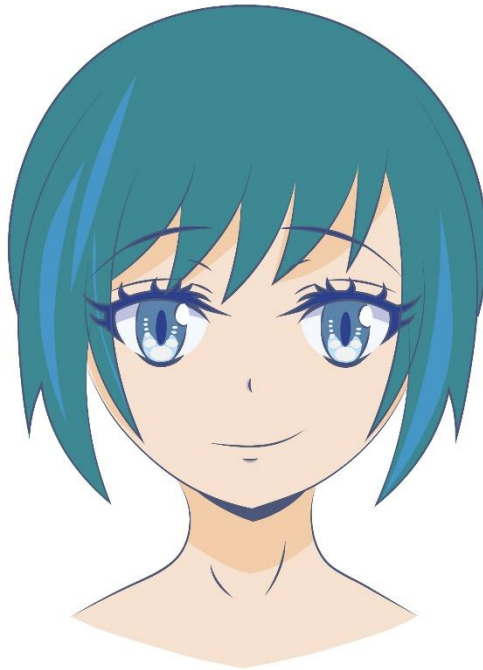




wave community bank

YOUNG SAVERS WELCOME PACK



SAVING WITH US IS AWESOME!

Wave Community Bank, Tisbury Road Offices,
Hove Town Hall, Tisbury Road, Hove, BN3 3BQ

0300 303 3188 • info@wavecb.org.uk • www.wavecb.org.uk

CONGRATULATIONS!

YOU ARE NOW A YOUNG SAVER WITH WAVE COMMUNITY BANK.

Thank you for joining us and becoming part of our community bank.

We are a not-for-profit, ethical saving & loans co-operative for people living and working in East Sussex, Brighton & Hove, Kent, Medway and the London Borough of Bexley plus Unite Union members in the South East. We are all about local money for local people.

MAKE YOUR SAVINGS GROW WITH US!

Young Savers get 3% interest on savings so your money grows with us. If you have a goal such as saving for University or your first car, you can use your Wave Community Bank account to help you reach that goal.

3%
INTEREST ON
SAVINGS

VIEW YOUR ACCOUNT ONLINE

You can download our mobile app from the App Store or Play Store – search 'Wave Community Bank.

Or go to www.wavecb.org.uk and click on the Log in button and register for access.

With your online account you can:

- View your balance
- Add a bank account to transfer funds to
- Update your details
- Send a secure message

Please note you cannot request transfers from a Young Saver account via the app as these have to be done by the guardian. Guardians can request a withdrawal by phone or send us a secure message from their own WCB account if they are also a member.



Visit www.wavecb.org.uk

Call 0300 303 3188

HOW TO PAY INTO YOUR ACCOUNT

The maximum you can pay into a Wave Community Bank Young Savers account is £10,000. There are many ways to pay into your savings account.

• Bank Transfer

You can transfer money from your bank account to your account, using your member number as a reference.

Our bank details are:

Bank Name:	The Co-operative Bank
Account Name:	Wave Community Bank
Sort Code:	08-92-50
Account Number:	67007952
Example Ref:	0000.A.Example (MemberNumber.Initial.Surname)

• Standing Order

Set up a standing order to make regular savings from your bank account to your Wave Community Bank account. If you have online or phone banking, please use the account information and reference numbers above to set-up your payments.

• Allpay Card

We can issue you with an Allpay card to pay into your Wave Community Bank account four ways:



1. Pay in cash at any store displaying the PayPoint logo.
2. Pay in at any Post Office with cash, cheque or debit card.
3. Make your payment over the internet via the AllPay Internet Payments portal.
4. Make your payment with your debit card by telephone 24 hours a day, 7 days a week. Simply call 0844 557 8321 and follow the instructions.

• Cash or Cheque

We do not accept cash at our offices. Please contact us for an AllPay card to deposit cash. You can post cheques to our head office in Hove. Make the cheque payable to 'Wave Community Bank' and write your name and member number on the back.

HOW TO WITHDRAW MONEY FROM YOUR ACCOUNT

Withdrawals can be issued the same day or the next day.

- Requests for same-day withdrawals must be with us by 3pm to be actioned. There will be an admin charge of £1 for a same-day withdrawals. The £1 charge will be taken from your community bank account.
- Next day withdrawals are free.

You can request by telephone

1. Call us on 0300 303 3188 to make your withdrawal request
2. Tell us you want a same day withdrawal. You will be asked to confirm you are happy to pay the £1 admin charge.

• Your withdrawal can be paid into your bank account

Your withdrawal will be transferred to the bank account you have registered with us. If you need to nominate a bank account for your withdrawals, please do so using our mobile app, via the member area of our website or complete a BAC Registration Form which you can request by emailing info@wavecb.org.uk.

• We do not issue cash or cheques

You are only able to withdraw from your community bank account with a bank transfer as described above.

Save 10% on B&H Buses Annual tickets for kids

If you usually buy 3 of the CitySaver 90 day tickets a year to cover your child's travel to school, you would save money and get a full year's travel with our discount. Visit <https://www.wavecb.org.uk/bus-ticket-discount>



Wave Community Bank

Our Young Savers get 10% off B&H Buses annual ticket

This means you get a year's travel for less than the price of 9 months!

www.wavecb.co.uk

#bankonWave



Visit www.wavecb.org.uk

Call 0300 303 3188

YOUR SAVINGS ARE SAFE WITH US

Wave Community Bank is covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a community bank is unable to meet its financial obligations.



Most depositors - including most individuals and small businesses – are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £120,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £120,000 each (making a total of £240,000). The £120,000 limit relates to the combined amount in all the eligible depositor's accounts with the community bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask us, refer to the FSCS website www.fscs.org.uk. or call the FSCS on 0800 678 1100.

WAVE COMMUNITY BANK DATA PROTECTION STATEMENT

Wave Community Bank is the controller of your personal data which we will use in order to open, administer and run your account. When you become a member, you hereby consent to us accessing, processing, and retaining any information you provide to us, for the purposes of providing services to you and to comply with our legal and regulatory obligations. Your personal details are always treated confidentially, stored securely and will only be shared for purposes of identity & fraud checks with credit reference and identity checking agencies.

For further information about how we will use your personal data, please view our full Privacy Notice, including your data rights can be found at www.wavecb.org.uk/privacy-notice or a copy can be requested by email info@wavecb.org.uk or by telephoning 0300 303 3188. You may withdraw your consent to the use of this data by closing your account.

OUR COMPLAINTS POLICY

We aim to provide our members with a friendly and high-quality service. We have a complaints procedure that we will follow to deal with any complaints in a transparent and timely manner. You can download our Complaints Policy here: www.wavecb.org.uk/have-a-complaint .

Visit www.wavecb.org.uk

Call 0300 303 3188

YOUR MONEY IS SAFE WITH US

DATA PROTECTION