



## What Members can Expect from Us

This brief guide will explain the services we provide and in normal circumstances, how quickly we respond to your instructions.

### **New Members**

New members will receive a Welcome Pack within five working days of joining.

### **Your Account**

Members' accounts will be up to date within five working days of receiving notification of a payment, whether it be in cash or via you bank or other method.

### **Savings**

Once you are a member of Harlowsave you can have up to four share accounts. You can use them to save separately for Christmas, holidays or other special occasions. If you are keen to be a saver, do ask for more details..

### **Share Withdrawals**

Once you have completed and returned a Share Withdrawal Form, you should allow up to **five working days** to withdraw your savings.

### **Saver Loans**

If you wish to apply for a loan, you will need to get a loan pack from [www.harlowsave.coop](http://www.harlowsave.coop) or from the Harlowsave office. You should complete the Loan Application Form and the Budget Sheet plus provide the supporting information listed. Once you have completed your application, it will be assessed and you will be informed of the decision within five working days.

### **Easy Loans**

If you have more in shares than you want to borrow, then you can apply for a very low cost, which is charged at only 0.5% per calendar month, (6.2% apr). The application is easy and your savings will remain in tact, as long as you meet the repayment schedule. Application forms are available from [www.harlowsave.coop](http://www.harlowsave.coop) or from the office. There is a five day maximum turn around.

### **Payments**

For share withdrawals or loans, we do not issue cash at the office. We can either BACs the due amount into you bank account, write a cheque (payee from your instruction) or, in certain cases, we can "open" a cheque. This can be cashed at Lloyds TSB in Harlow. Please state your payment preference when completing your Share Withdrawal or Loan Form.

**Thank You.**