Capital Credit Union

Supporting you on life's journey

Payroll Savings

Save straight from your pay

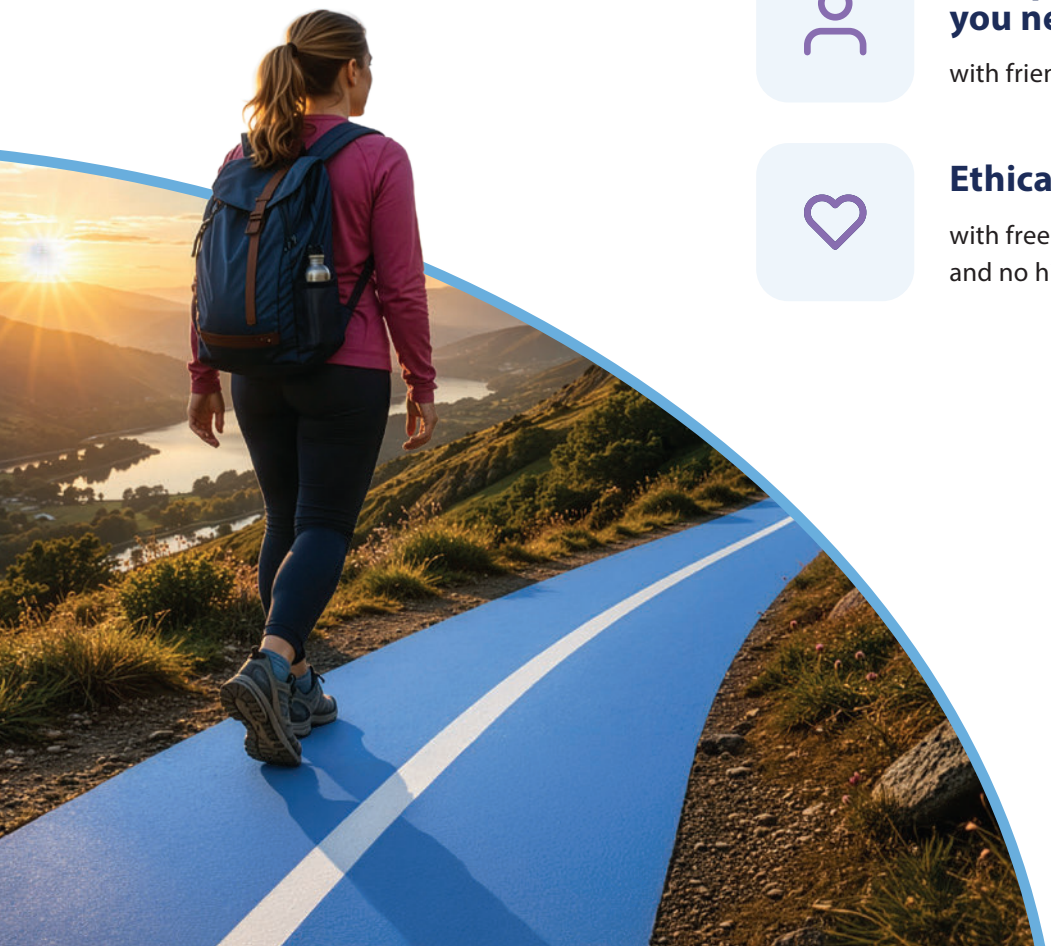


capitalcreditunion.com

Owned by You

Capital Credit Union is a member owned, not-for-profit financial co operative, run for people, not shareholders. We offer fair, safe and competitive ways to save and borrow, with a focus on helping you build financial stability over time.

As an alternative to high street banks and high cost lenders, we deliver responsible finance that puts our members first, combining the convenience of digital access with the reassurance of real people when it matters.



Key Benefits:

Member-owned

you become an owner when you join.

Save directly from your salary

through our Select Partner network, helping you build a consistent savings habit.

Access a full range of services

including savings, loans and mortgages.

Easy online and app access

to manage your money anytime.

Real people when you need support,

with friendly, knowledgeable service.

Ethical banking,

with free loan protection insurance* and no hidden fees or penalties.

*Terms and Conditions Apply

Ways to Save



Workplace Savings

Build your savings effortlessly through your salary, helping you create a financial safety net over time.

Term Deposits

Set money aside for a fixed period with a guaranteed rate of return.

Cash ISA

Grow your savings tax-free with flexible access and secure returns.

Junior ISA

Give your children or grandchildren a strong financial start for the future.

Platinum and Premier Savings

Offering competitive rates on larger balances.

Fair and Responsible Lending

Mortgage Advisor Access

Clear, no-obligation guidance from experienced advisors to help you make confident decisions.

Preferential Rate Loans

Access tailored offers, including holiday loans for payroll partners and loyalty loans for members who save while they borrow.

Personal Loans

Flexible borrowing for life's plans, with competitive and transparent rates.

Home Improvement Loans

Spread the cost of upgrading your home with manageable repayments.

Car Loans

Finance your next vehicle with straightforward, affordable terms.

Green Loans

Make the switch with finance for solar panels, heat pumps and other energy-efficient upgrades.

How to Get Started with Payroll Savings

1 Check Your Employer

See if your workplace is already one of our payroll partners using the search tool on our website.

2 Join Capital Credit Union

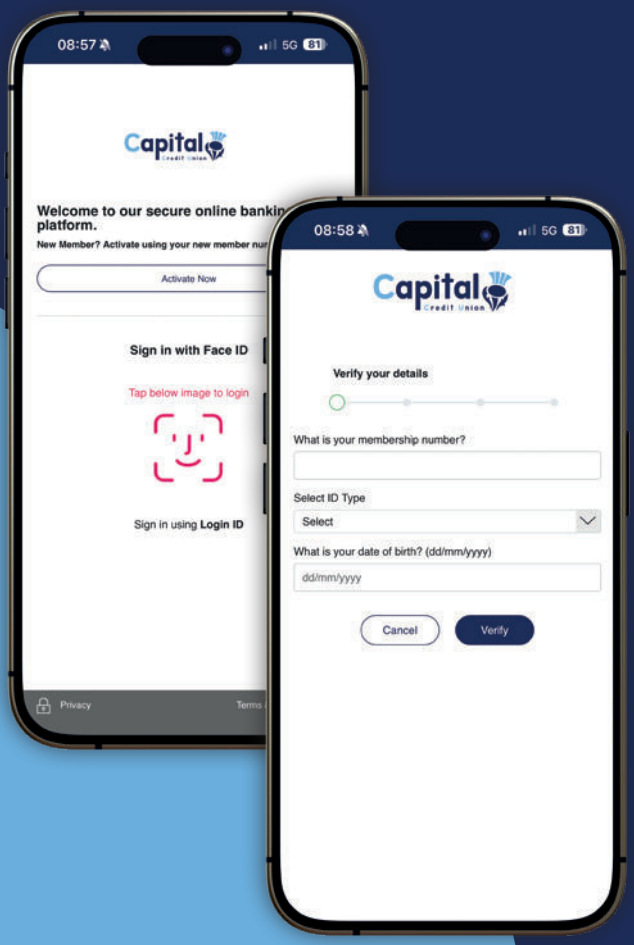
Complete a short online application to become a member and register for the app.

3 Set Your Savings Amount

Choose how much you'd like to save in our app. Once set up, it's automatically deducted from your salary each payday.

4 Build Financial Resilience

Create a safety net you can rely on, starting with small, consistent savings. As your balance builds, you can set money aside in savings pots for specific goals or move into other interest-bearing savings accounts.



Frequently Asked Questions

1. **Who Can Join?** – Anyone who works for an organisation that is an employer partner with Capital Credit Union.

2. **How Does It Work?** – Once set up, employees make regular savings directly from their salary, after tax and other deductions.

3. **Do Payroll Savings Accounts Earn Interest?** – No, but if the credit union distributes a profit, this is shared with members in the form of a dividend. Members can also choose to move money into interest-bearing accounts.

4. **Why Should Employees Join?** – People who save regularly are better able to cope with financial pressures or unexpected costs. It's a 'painless' way to save, as it's often easier for employees to set money aside before receiving their pay.

5. **Is a Member's Money Protected?** – Yes, the Financial Services Compensation Scheme (FSCS) protects eligible savings up to £120,000.

6. **How Much Does Workplace Savings Cost Members?** – Workplace savings are free for both the employer and the employee.

7. **What Happens to an Employee's Savings if they Leave the Company?** – Members can continue saving with Capital Credit Union after leaving their employer or close their account at any time on request.

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