




London Mutual Credit Union

We, the undersigned, commit to honour the Armed Forces Covenant and support the Armed Forces Community. We recognise the value Serving Personnel, both Regular and Reservists, Veterans and military families contribute to our business and our country.

Signed on behalf of:

London Mutual Credit Union

Signed: 

Name: L. CHANDRACKERA

Position: CHIEF EXECUTIVE OFFICER

Date: 22/09/2017

Signed on behalf of:

Ministry of Defence

Signed: 

Name: HUGH PURCELL

Position: CEO GL RFCA

Date: 22 September 2017



The Armed Forces Covenant

An Enduring Covenant Between
The People of the United Kingdom
Her Majesty's Government

– and –

All those who serve or have served in the Armed Forces of the Crown
And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

Section 2 Principles of the Armed Forces Covenant

1.1 We London Mutual Credit Union will endeavour in our business dealings to uphold the key principles of the Armed Forces Covenant, which are:

- *no member of the Armed Forces Community should face disadvantage in the provision of public and commercial services compared to any other citizen*
- *in some circumstances special treatment may be appropriate especially for the injured or bereaved.*

Serving members of the British Armed Forces and those receiving a pension as a result of being employed as a member of the British Armed Forces and serving members of the Reserves are qualified to become members of the London Mutual Credit Union and get access to a wide range of savings and affordable loans. An exclusive payroll deduction arrangement has been put in place to enable the Armed Forces Community to access Credit Union Services.

Section 2.1 Supporting our Community

2.1 London Mutual Credit Union recognises the value serving personnel, reservists, veterans and military families bring to our business. We will seek to uphold the principles of the Armed Forces Covenant, by:

- *Promoting the fact that we are an armed forces-friendly organisation;*

As one of the Credit Unions selected to provide services to the Armed Forces, we have modified our common bond qualifications to admit members of the British Armed Forces, wherever they are based, in the UK or abroad.

We aim to provide flexibility to our Armed Forces members in our joining process and their accessibility to affordable and ethical credit; providing them with the option to e-sign loan documents and manage all their accounts online

- *Seeking to support the employment of veterans young and old in order to establish a tailored employment pathway for Service Leavers*
- *Seeking to provide 4 Veterans 6 months volunteering cum training opportunity every year..*

- *Seeking to support our employees who choose to be members of the Reserve forces, including by accommodating their training and deployment where possible;-*
- *Allocating two days, in addition to annual leave, for Ex-Forces personnel to support military charities of their choice.*
- *By proudly displaying the Armed Forces Covenant logo in our Head and Regional Offices.*
- *Publicise our Armed Forces Covenant commitments on our website and display the Armed Forces Covenant logo.*
- *Practically ensuring that our members, clients and business partners understand our support for the Armed Forces and their families.*
- *Promoting the benefits of employing Ex-Forces personnel on an international, national, regional and local basis.*
- *Seeking to build stronger ties with elements of the Armed Forces where we can draw potential recruits.*
- *Utilise the leadership experiences and expertise of former Service personnel.*
- *Seeking to provide work experience and job shadow opportunities for service leavers in partnership with our clients.*
- *Striving to support the employment of Service spouses and partners;*
- *Endeavouring to offer a degree of flexibility in granting leave for Service spouses and partners before, during and after a partner's deployment;*
- *Seeking to support our employees who choose to be members of the Reserve forces, including by accommodating their training and deployment where possible;*
- *Accommodate Reservists' training commitments where possible.*
- *Providing an additional two weeks leave to allow Reservists to complete their annual two week training camp.*
- *Accommodate where possible the mobilisation of our Reservists if they are required to deploy.*
- *Encourage any Reservist in our business to participate in Uniform to Work Day.*

- *Offering support to our local cadet units, either in our local community or in local schools, where possible;*
- *Ensure that any Ex-Forces personnel who meet our selection criteria are called for interview.*
- *Value and recognise military skills and qualifications when interviewing for positions.*
- *Aiming to actively participate in Armed Forces Day;*
- *Developing products and services bearing in mind the unique credit requirements of the British Armed Forces and raising awareness of our Armed Forces members by relaying information on our products and services and money safe keeping tips through newsletters, post and email.*

2.2 We will publicise these commitments through our literature and/or on our website, setting out how we will seek to honour them and inviting feedback from the Service community and our customers on how we are doing.