

Celtic Credit Union Social Responsibility Promise

Celtic Credit Union is a mutual, ethical, not-for-profit company, and solely exist to help all members by providing straightforward, affordable financial services.

Our 'member first' ethos ensures that our service to members is at the front and centre of everything we do as a company. We are committed to behaving in a way that benefits all our members, our staff, our environment and the wider community across our common bond area.

At Celtic Credit Union we care about our members

We are committed to ensuring that all our members have:

- Access to our fair and ethical financial products. Our lending policies ensure we provide access to loans and other services on a non-discriminatory basis.
- All the information they need to make the best financial choices. This includes signposting to external partners and agencies as and when appropriate.
- The ability to apply for membership online and then, access to full range of online banking services and so reduce our carbon footprint.
- Confidence that the company provides the best products and service, and the Financial Conduct Authority Consumer Duty directive is core to its aim.
- Assurance that the company's governance and compliance practices are legal, robust, timely and sufficient.
- All communications delivered clearly and are easy to understand.
- Confidence that all company partnerships and collaborations are transparent and are in the best interests of members.

At Celtic Credit Union we care about our Staff

We are committed to ensuring that all our staff have:

- Salary remuneration that is commensurate with the sector.
- Access to continuous professional development to reach their full potential.
- A working environment that is committed to equal opportunities for all.
- A safe and ethical working environment and culture.

At Celtic Credit Union we care about our environment and community

We are committed to ensuring that our operation has a positive environmental and community impact by:

- Complying with relevant legislation and regulations.
- Promoting the efficient use of energy.
- Providing a full range of facilities and services online.
- Providing a telephone support service to members.
- Providing recycling facilities to encourage all staff to recycle.
- Committing to reduce paper production with the introduction of new IT platforms, systems and office practice e.g. document scanning, while shredding recycling all paper currently produced.
- Providing member access points in the community. Including a Mobile Office which will provide member services in multiple neighbourhoods.

At Celtic Credit Union we care about future generations

We are committed to ensuring that future generations have financial literacy skills and experience by:

- Facilitating a schools-based savings scheme and so instil the practice and benefits of saving as a lifelong custom and practice.
- Providing pupils with the skills and experience to organise and deliver a real time 'savings club' open to pupils and staff within the school setting.
- Lobbying government to introduce 'financial literacy' formally into the curriculum in primary, secondary and further education settings in Wales.

January 2025