

VOTING CONDITIONS

You must qualify as either a Depositing Member or Borrowing Member to be eligible to vote at the Annual General Meeting (AGM). Postal votes must be mailed so that they are received by 12 September 2020. If you are voting online, all votes should be submitted by 11am on Saturday, 12 September 2020.

DEPOSITING MEMBER

- a. To qualify as a Depositing Member, you must:
 - i. be at least 18 years old on 31 July 2020; and
 - ii. have held a deposit account with a company treated as a subsidiary of the Society to the value of no less than £100 on 31 July 2020; or
 - iii. have held a deposit account with a subsidiary of the Society to the value of no less than £100 on 31 July 2020.
- b. Where the deposit account is held jointly by two or more persons, only the first named person in the records of the Society in respect of that account is entitled to vote.

BORROWING MEMBER

- a. To qualify as a Borrowing Member, you must:
 - i. be at least 18 years old on 31 July 2020; and
 - ii. owe a company treated as a subsidiary of the Society no less than £1,000 in respect of a mortgage debt on 31 July 2020; or
 - iii. owe a subsidiary of the Society no less than £1,000 in respect of a mortgage debt on 31 July 2020.
- b. Where a mortgage debt is owed jointly by two or more persons, only the first named person in the records of the Society in respect of that mortgage is entitled to vote.

NOTES ON VOTING

1. You may use this form to vote online by 11am on Saturday, 12 September 2020. You may appoint the Chairman of the AGM or anyone else as your Proxy; and they do not have to be a Member of the Society. Your Proxy may vote for you at the AGM, but only on a poll. You may direct your Proxy how to vote at the AGM. Your Proxy may not speak at the AGM except to demand, or join in demanding, a poll.
2. If you want to instruct your Proxy to vote for or against any of the resolutions overleaf, please place an 'X' inside the appropriate box. If you don't vote for or against a resolution, your Proxy will be free to vote or abstain from voting on that resolution, as they see fit.
3. Please don't forget to sign the declaration overleaf. Only signed forms will be valid.
4. Please return this form in the envelope provided to the Independent Scrutineer, Civica Election Services Limited, London, N81 1ER.
5. A vote withheld is not a vote in law and will not be counted in the calculations in the proportion for and against the resolution.

If you don't want the Chairman of the AGM to act as your Proxy, please write below the name and address of your Proxy. Please do not enter your own name and address. Do not complete this section unless you want someone other than the Chairman of the AGM to act as your Proxy.

Name of Proxy

Address of Proxy