

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 21 July 2017. If you are voting online, all votes should be submitted before midnight on 23 July 2017.

DEPOSITING MEMBER

- a) To qualify as a Depositing Member, you must:
 - i. be at least 18 years old on 31 May 2017; and
 - ii. have held a deposit account with a company treated as a subsidiary of the Society to the value of not less than £100 on 31 May 2017; or
 - iii. have held a deposit account with a subsidiary of the Society to the value of not less than £100 on 31 May 2017.
- 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 May 2017; and
 - ii. owe a company treated as a subsidiary of the Society not less than £1000 in respect of a mortgage debt on 31 May 2017; or
 - iii. owe a subsidiary of the Society not less than £1000 in respect of a mortgage debt on 31 May 2017.
- 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 vote in person at the AGM on 25 July 2017, or you may use this form or vote online to appoint one proxy to attend and vote for you. You may appoint the Chairman of the AGM or anyone else as your proxy, and your proxy does 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 do not vote for or against a resolution, your proxy will be free to vote, or abstain from voting on that resolution, as he or she thinks fit.
- 3) Please do not 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, Electoral Reform Services Limited, The Election Centre, 33 Clarendon Road, London N8 0NW.
- 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 do not want the Chairman of the AGM to act as your proxy, please write below the name and address of your proxy. 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