

Northumbria Healthcare employee FAQs

We have teamed up with Northumberland Community Bank (NCB) so that anyone on a permanent or fixed term (12 months+) contract can join the bank and easily pay into savings or make repayments on a Northumberland Community Bank loan through salary deduction.

What is a community bank?

It is a not for profit financial co-operative. Members' savings build funds which enable the bank to lend to other members. Interest charged on loans helps to pay the community bank's running costs.

What is the benefit of joining for me?

NCB offers easy, convenient and secure ways for you to both save and borrow money.

By saving with NCB you will also be helping the local community as money held with them is used for lending, often preventing people resorting to payday lenders, loan sharks and other high interest lenders including credit cards.

It also offers affordable loans (from £300 to £15,000) which can be paid back via flexible payment plans and it only encourages you to borrow what you can afford to. As an ethical banking service, loan applications are looked at by a person, not a computer. Interest rates are competitive, there are no hidden fees and no charges for early repayment. The bank will also be flexible with your repayments if your personal circumstances or income changes.

As a Northumbria Healthcare employee you can also pay into savings or repay your NCB loan via payroll deduction. Deductions will be taken from your salary on pay day and shown on your payslip.

Is my money safe?

NCB is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). All savings up to £85,000 are automatically protected by the Financial Services Compensation Scheme.

Who can join NCB?

As an employee of Northumbria Healthcare you can join the bank through payroll. You can do this by clicking [here](#).

In addition, anyone who lives or works in Northumberland can join directly through [NCB website](#).

Do I have to join through the trust?

Not necessarily. There are two options:

1. Anyone who lives or works in Northumberland can join directly through NCB website
2. Any employee of Northumbria Healthcare (or another of Northumberland Community Bank's payroll partners) can join NCB through payroll deduction (if you would like to save or borrow through payroll deduction you must join through the trust).

Do I need to use my work email to join?

Your relationship is with NCB and as a member it is more appropriate to use your personal email address.

Do I need to pay via payroll deduction?

Lots of people find it easier to save if they put their money aside on pay day, that's why the payroll deduction scheme is popular. You can however, pay via standing order through your own bank, or pay through electronic banking.

If I pay via payroll deduction will it affect my pension?

No, it will not affect your pension as it is taken from your pay after tax, NI and pension contributions have been made.

What happens if I pay by payroll deduction and I leave the trust?

Your membership and relationship is directly with NCB. If you leave the trust, we will notify NCB of this and they will contact you directly to make alternative arrangements for your payments.

I'm on a fixed term contract, can I join?

If you're on a fixed term contract (12 months+) you can join NCB as a payroll member.

I work for the trust, but my partner doesn't, and we'd like to get a joint loan, is this possible?

You are entitled to apply for a joint loan, providing your partner is eligible to become an NCB member too. You will both be liable for re-paying the loan. If you are a payroll deduction member you can take advantage of applying for the loan through payroll and the repayments will be taken from your monthly salary.

Will my manager or colleagues need to know if I get a loan from the bank?

As with any other bank everything is completely confidential, the relationship is directly with NCB, your manager or colleagues will not be made aware of your financial situation.

Can I do online banking with NCB?

When you become a member you will be sent a welcome email. This will include your membership number and details of how to join the 'members area' where you can access your online balance, withdrawals, apply for a loan and update your details. There is also a NCB smartphone app which can be found by searching for *incuto* in your app store.

Is there a minimum amount I need to pay into a savings account?

There is a minimum of £5 per month saving. You can decide the amount you want to pay per month and if you choose to save through payroll, this will be deducted from your salary.

Can I change the amount I save per month easily?

You can change the amount you want to save by emailing enquiries@ncbank.co.uk or sending NCB a message using your members area, or via the mobile banking app.

Do I have to do everything online?

NCB encourages people to join and apply for a loan online, however you can request an application form to be sent or emailed to your home address or arrange to speak to a member of the NCB team by ringing 01670 522779 or send a message securely through your members area.

I work on staff bank, can I join through the Payroll Deduction Scheme?

Northumbria Healthcare bank workers are eligible to join and regularly save through the NCB Payroll Deduction Scheme. Click here to join and start saving - <https://ncb.cuaccount.com/join/>

I work on staff bank, can I access the Instant£Loans through NCB Payroll Deduction Scheme?

Currently those working on the bank are not eligible to access NCB Instant£loans through payroll deduction as you must have a permanent contract to be eligible through the payroll deduction scheme.

I work on staff bank for Northumbria Healthcare, can I access any loans with NCB?

Yes you can, but not through payroll deduction. Please contact the bank directly (01670 522779 / enquiries@ncbank.co.uk) to discuss as they may be able to support a loan outside of the payroll deduction scheme ie. through a standing order arrangement.

I am worried / stressed about my finances, who can help me?

You can access the following services to help:

- **Money Advice** - <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator>
- **Step Change** – <https://www.stepchange.org/>
- **CAB Northumberland** – <https://www.citizensadvicenorthumberland.org.uk/get-help/>, CAB – Money Worries: **Text DEBT to 81400** to receive a call **Or call 01670 33 99 60** - Monday to Friday (9am - 4.30pm)

If you are a member of Unison you can also access financial support through There for You (Unison Welfare). If you need help with this please call the branch office to make arrangements - **01670 529825 ext: 33347 / 33825**.

For more information on the bank, its savings and loans you can visit www.northumberlandcommunitybank.co.uk.