

FRIDAY 20TH APRIL 2024

FOR IMMEDIATE RELEASE

Nationwide say call for a Special General Meeting “not valid”: member vote campaign fights on with over 3,000 supporters

The Nationwide Building Society has rejected a request for a Special General Meeting of the society, as supported by over 3,000 supporters, under the society’s rules. The campaign requested the SGM to pass a resolution that the takeover of Virgin Money can only proceed if approved by a member vote. Meanwhile the campaign has added over 1,000 signatories in just 24 hours - and has published the full correspondence between the society and the campaign.

The campaign has been protesting that Nationwide members should have a vote on the £2.9 billion proposed takeover of Virgin Money - which is what is expected to happen under S92A of the Building Society Act (1986).

Nationwide’s board and management have thus far refused to put forward a vote to the society’s members or disclose their reasons for circumventing the law.

Following the Nationwide reply to the request for a SGM received Thursday, the campaign has immediately written back to Nationwide, again asking for a SGM - or for a clear, detailed explanation as to why this cannot be called as per the society’s own rules. It has also again repeated demands for the society to be transparent as to the legal opinion that it is relying on to deny members a vote.

In the interests of transparency, and given significant membership and press interest in the evolving story, especially given a similar approach taken by the Coventry Building Society for its proposed takeover of the Co-operative Bank (also denying their members a vote), the campaign has taken the decision to publish email correspondence between the campaign and Nationwide’s society secretary.

Campaign organiser, Mikael Armstrong, commented:

“As you can see from the correspondence published by the campaign today, it remains extremely disappointing and deeply troubling that Nationwide continues to ignore the valid concerns and legitimate requests of its members.

“The Nationwide board is hiding behind hypothetical members’ interests and potential, unproven improvements to member benefits without specifying in detail what these would be, how they would be achieved, and the underlying assumptions and potential risks. This is simply unacceptable.

“Continuing to paint the proposed deal in oversimplified, upbeat headlines regarding potential benefits that lack substance is inappropriate for a potential transaction of this magnitude and significance. It is also highly patronising and disrespectful to the society’s membership.

“This lightweight approach to member communication and engagement - combined with a clear board and management desire to rush a deal through, without proper consultation, and without any presentation or discussion of the costs and risks - only raises multiple red flags and brings into question the fitness and probity of management, as well as the level of governance and oversight exercised by the board.”

“While Nationwide continues to treat its members with contempt and ignores their valid concerns and questions, members will continue to withdraw funds from the society in protest, as suggested by the campaign.”

ENDS

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NOTES TO EDITORS

PLEASE SEE APPENDICES INCLUDED AT END OF PRESS RELEASE FOR A HISTORY OF CORRESPONDENCE BETWEEN THE CAMPAIGN AND NATIONWIDE BUILDING SOCIETY.

You can contact the campaign at NWVMvote@gmail.com

USEFUL LINKS

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Campaign website -

<https://nationwide-virgin-money-member-vote.org.uk/>

Change.org petition -

<https://www.change.org/p/give-nationwide-members-a-say-on-the-purchase-of-virgin-money>

Campaign interpretation of Section 92A of the Building Society Act (1986)

<https://nationwide-virgin-money-member-vote.org.uk/bsa1986.html>

Nationwide Memorandum and [membership] Rules

<https://www.nationwide.co.uk/-/assets/nationwidecouk/documents/about/membership-matters/g10-memorandum-and-rules.pdf>

FAQ

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Q0. Where can I read the correspondence between Nationwide and the campaign?

Please see the appendices included at the end of this press release.

Q1. Hasn't the deal already been completed?

A1. No. The deal is yet to be confirmed - requiring a vote of Virgin Money shareholders, a commercial court ruling and approval of UK regulators (Competition and Markets Authority, Financial Conduct Authority & Bank of England). While terms may have been agreed, it is not a "done deal".

Q2. Isn't a member vote illegal?

A2. No. The legal advice that the Nationwide board and management are relying on (from their own advisors who are likely motivated for this deal to go through for the success fees) that a vote is not possible or permissible has not been published. As Virgin Money does not make the majority of its income from mortgages, and the consideration is greater than 15% of the size of Nationwide, it is the opinion of the campaign that a resolution passed by members appears necessary under section 92A subsections 1 to 4 of the Building Society Act. See <https://www.legislation.gov.uk/ukpga/1986/53/section/92A>

Further it is unclear whether the Takeover Panel has been consulted on the appropriateness of holding a member vote as part of the process, noting that Virgin Money shareholders are being offered a vote on the deal as part of the same timeline.

Q3. Won't the combined group be better off / financially stronger if the deal goes ahead?

A3. No. This argument has been put forward by the Nationwide board and management, but it has not been substantiated. It is expected the acquisition (£2.9+ billion) and integration costs (estimated £1+ billion) will be financed by the society reserves (ie. member capital). If the deal goes ahead, Nationwide, which provides 1 in 10 UK mortgages, will be significantly weaker with a lower capital ratio and a higher leverage ratio.

Q4. Can members vote on the deal even though Nationwide board and management have so far ruled this out?

A4. Yes. The rules of the society stipulate that members can bring a Special General Meeting (SGM) provided enough members request this. Section 14 of the rules outlines the arrangements.

At a SGM, members can put forward a resolution to a vote of the members in attendance. The intention of the campaign is to call a SGM and pass a binding resolution at the meeting that states: “the takeover of Virgin Money must not proceed without the approval of a majority of Nationwide members.”

This would mean that if Nationwide wants to proceed with the takeover, it would need to hold a ballot of all eligible members. The deal could then only proceed if a majority of members support it.

Q5. Who are the members of Nationwide, who is eligible to request a SGM, vote etc.?

A5. The Nationwide rules govern the membership of the society and can be found here: nationwide.co.uk/-/assets/nationwidecouk/documents/about/membership-matters/g10-memorandum-and-rules.pdf

Most customers of Nationwide are members of the society, and are therefore eligible to attend and vote at meetings, and can vote if balloted. Typically, you are a member if you either have a mortgage, current or savings account with Nationwide.

If you have funds via an eligible current or savings account, it is referred to as a “share investment” (because you are investing in the society and share in its benefits) and you are referred to as an “investing member”.

If you have a mortgage with Nationwide only, you are referred to as a “borrowing member”.

Both investing and borrowing members are eligible to attend general meetings, and vote on resolutions put to members. You do not get more votes if you have more money or more accounts - the principle is “one member, one vote”.

In order to bring about a Special General Meeting under Section 14 of the rules, 500 “two-year qualifying members” must request this in writing. Two-year qualifying members are defined as investing members who have held £100 or more on deposit, or borrowing members that have owed £100 or more on their mortgage over the last two years.

Those members requesting a SGM must also put up a refundable deposit of £50 for each member making the request. It is not yet clear how this can be done: whether one person can pay a deposit of 500 x £50 on behalf of all, or each member has to individually put up £50 (and how this should be paid) as the rules are not clear. However the campaign interprets “for each member” to mean that a subset of requesting members can pay the deposit on behalf of the group. Therefore a refundable deposit of £25,000 - £50 for each of the first 500 requesting members - will be paid by cheque on behalf of all members to ease the burden of administration for all parties, as per the society’s rules.

The deposit is non-refundable in only two circumstances, if a meeting is held and quorum (10 members in attendance) is not reached, and/or a resolution is passed by the members at the meeting that costs of the meeting should be deducted from the deposit.

Q6. Didn't Nationwide already carry out a poll of members?

A6. There have been references in the press to an informal poll with a small 150 person sample size carried out by Nationwide management. However management have not been transparent as to why, how or when this was conducted, nor have they published the full results.

APPENDICES

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Appendix 1: Email from Mikael Armstrong for the campaign on Friday 19th April 2024 to Jason Wright, Society Secretary, Nationwide Building Society

From: Mikael Armstrong [mailto:mikael@lexgreen.com]
Sent: 19 April 2024 00:04
To: 'Jason Wright (Secretariat)'
Subject: RE: Your correspondence
Importance: High

Dear Jason,

Thank you for your email today, sent seven days after I hand delivered the petition as well as the necessary documentation and deposit of £25,000 to call a Special General Meeting of the Nationwide Building Society .

It is extremely disappointing and deeply troubling that Nationwide continues to ignore the valid concerns and legitimate requests of its members.

As you have still not answered the specific questions set out previously in my past correspondence, I repeat my requests here for clarity. Primarily:

1) To issue the necessary notices and call a Special General Meeting (SGM) of the Nationwide Building Society at the earliest opportunity, under the rules specified, in order to pass a binding resolution that states: **“The takeover of Virgin Money must not proceed without the approval of a majority of Nationwide members.”**

There is nothing in the society’s rules that states the board can overrule a request for a SGM of the society by the members. I can see no distinctions in the rules regarding matters "reserved" for the board or otherwise when it comes to a general meeting. If calling a SGM under Section 14 of the society’s rules is not a matter ‘reserved’ for members, then who is it ‘reserved’ for?

Please provide a detailed explanation regarding why the society regards the requests made by members for a SGM as “not valid”, with references to the appropriate sections of the rules or other documents, and the associated wording.

2) To share legal advice as to why the board believes a member vote is not required, so that this opinion can be understood fully and scrutinised appropriately.

If the board of the society has given "detailed consideration to the relevant tests to be applied" under Section 92A of the Building Societies Act (1986), and is "fully satisfied" in maintaining its position in the face of significant challenge - why can't the board share this opinion so that it can be fully understood and scrutinised appropriately by members?

Hiding behind hypothetical members' interests and potential improvements to member benefits without specifying in detail what these would be, how they would be achieved, and the underlying assumptions and potential risks - is simply unacceptable. If the board has prepared forecasts or projections of financial statements for the proposed combined group, these should be shared. Members deserve to be treated with fairness and transparency.

Appendix 1 (cont.)

Further, I see no reference in the rules of the society that the board has a responsibility to act in the interests of "future" (i.e. fictitious or hypothetical) members. It must serve the interests of current, actual members only.

I would like to caution Nationwide from spreading falsehoods and making misleading statements. **In particular, Nationwide would not be financially stronger under the proposed deal.** Capital would be reduced due to a reduction in equity necessary for the acquisition (a transfer out of Nationwide to exiting Virgin Money shareholders). There would likely be further equity reductions once the full costs of completing the transaction, and integration and restructuring post-transaction, are taken into account.

This is abundantly clear given your statement that Nationwide "does not need to borrow any funds to buy Virgin Money". This is also apparent in the takeover documentation, where Nationwide estimates that the Common Equity Tier 1 (CET1) ratio of a combined group would be an estimated 20%, a 25% reduction from the last annual report where Nationwide reported a CET1 of 27% - a key performance indicator.

Further, continuing to paint the proposed deal in oversimplified, upbeat headlines regarding potential benefits that lack substance is inappropriate for a potential transaction of this magnitude and significance. It is also highly patronising and disrespectful to the society's membership.

This lightweight approach to member communication and engagement - combined with a clear management desire to rush a deal through, without proper consultation, and without any presentation or discussion of the costs and risks - only raises multiple red flags and brings into question the fitness and probity of management, as well as the level of governance and oversight exercised by the board.

Please note that I reserve the right to share your correspondence and my response with whomever I see fit, including but not limited to: current Nationwide members and customers; members of the press; the government; Members of Parliament; regulators; advisors and legal counsel.

I await your reply with the hope that it won't take you another week to regurgitate the same banal information that doesn't answer valid questions and only serves to run down the clock in a deeply unhelpful manner.

I attached an updated list of signatories to the petition which now numbers over 2,000. Please note that while Nationwide continues to treat its members with contempt and ignores their valid concerns and questions, members will continue to withdraw funds from the society in protest, as suggested by the campaign.

Kind regards,

Mikael Armstrong

On behalf of the campaign to give Nationwide members a say on the purchase of Virgin Money

Appendix 2: Email from Jason Wright, Society Secretary, Nationwide Building Society to Mikael Armstrong for the campaign on Thursday 18th April 2024

From: Jason Wright (Secretariat) [mailto:Jason.Wright2@Nationwide.co.uk]
Sent: 18 April 2024 14:24
To: Mikael Armstrong
Subject: Your correspondence

NBS Public

Dear Mr. Armstrong

Thank you for your emails and for the petition that you hand-delivered to Nationwide House on Thursday 11 April. We always welcome the views of our members and I have provided some more information about the proposed acquisition of Virgin Money below as well as responding to the request in the petition.

The Board considered this matter thoroughly and in line with its legal duties and responsibilities and the requirement to always act in the interest of both current and future members.

Having given detailed consideration to the relevant tests to be applied, the Board is fully satisfied that the requirements of s92A of the Building Societies Act 1986 are not met and that a vote of members on the proposed transaction is not required. The Board is in any event required to act in the best interests of current and future members and considers that the acquisition will make Nationwide financially stronger and improve its ability to continue to provide member financial benefits.

This deal will bring a profitable shareholder-owned bank into the mutual Nationwide Group. Virgin Money's annual profit will be retained in the UK for the benefit of the combined Group's customers and members rather than be distributed to Virgin Money shareholders. This will improve the Society's financial strength and we expect to be able to provide a greater level of member financial benefits and incentives, including through better savings and mortgage rates compared to the market average. As an illustration, retaining Virgin Money's pre-tax profits for the last financial year, and not considering any improved profits resulting from the lower funding costs of the larger Group, would generate a return of around 12% on the one-off purchase price.

As well as the financial returns, Nationwide members and customers would also benefit from a wider range of products and services. For many years, Nationwide members have asked us to extend the benefit of our mutual model into business banking. Bringing the established business banking services of Virgin Money into the Nationwide Group means we can start to support small and medium-sized businesses more quickly than developing a business banking proposition from scratch. This broader and more diverse product range will also make our income more resilient to economic changes and help protect the better interest rates on savings and borrowing that we offer to Nationwide members and customers.

Nationwide already has leading customer service. This deal will allow the larger Nationwide Group to invest even more in service excellence in branches, our digital platforms and contact centres, as well as fraud prevention and support for vulnerable customers. A key element of our distinctive approach is the service we offer through our branch network - this would not change. I hope you will have been pleased to see the recent announcement that we have extended our Branch Promise by two years, meaning

Appendix 2 (cont.)

everywhere we have a Nationwide branch, we promise still to be there until at least the start of 2028. Over time, we will add Virgin Money's branches to our existing branch network.

The two businesses will be combined carefully over several years to minimise disruption and to deliver good value for our customers and members. Further, this deal would result in Nationwide Group being the second largest provider of mortgages and savings in the UK and increasing the impact that we have in communities by keeping our commitment to donate 1% of our profits to charitable activities for the good of society.

Even after the transaction, Nationwide will continue to have the strongest Common Equity Tier 1 (CET1) ratio amongst its key competitors and it does not need to borrow any funds to buy Virgin Money. The Board of Directors believe that using our resources in this way will deliver the best value for current and future members of the Society.

The Society's Rules provide that the Board has responsibility to direct, control and manage the Society, save for matters reserved for members under the Rules or legislation. This matter is not reserved for members.

Taking into account the responsibilities of the Board under the published rules of the Society your request for a Special General Meeting to consider the proposed resolution is not valid. It is the view of the directors that such a meeting would not be in the best interests of current and future members.

Please let me know what you would like Nationwide to do with the cheque that you enclosed with your petition that you asked us not to present.

Kind regards,

Jason Wright

Society Secretary | Secretariat | Legal & Secretariat

M:[REDACTED]

nationwide.co.uk

Appendix 3: Email from Mikael Armstrong for the campaign on Wed. 17th April 2024 to Jason Wright, Society Secretary, Nationwide Building Society

From: Mikael Armstrong <mikael@lexgreen.com>
Date: Wed, 17 Apr 2024 at 08:24
Subject: RE: Your correspondence
To: Jason Wright (Secretariat) <Jason.Wright2@nationwide.co.uk>

Dear Jason,

I received your email below on Friday and am still awaiting your detailed response to my previous emails. It has now been over a week since I requested written answers to a number questions in relation to to calling a SGM. I have not yet received any detailed replies. As the Secretary to the Society, you should be able to answer the questions posed in a timely manner.

Given that time is of the essence, we have obviously taken steps to call for a SGM following our interpretation of the rules. Many supporters have also sent individual emails request calling for a SGM in addition to signing the petition.

As asked in my most recent email, please confirm that

1. A SGM will be called, on what date and where it will be held
2. That notice will be issued to members immediately
3. That the notice will carry the supporting statement delivered with the petition included the proposed resolution that: "The takeover of Virgin Money must not proceed without the approval of a majority of Nationwide members."

If these actions are not taken, reasons and explanations are required, as a formal request to call a SGM cannot simply be ignored.

Kind regards,

Mikael

Appendix 4: Email from Jason Wright, Society Secretary, Nationwide Building Society to Mikael Armstrong for the campaign on Friday 12th April 2024

From: Jason Wright (Secretariat) [mailto:Jason.Wright2@Nationwide.co.uk]
Sent: 12 April 2024 16:41
To: mikael@lexgreen.com
Subject: Your correspondence

NBS Public

Dear Mr Armstrong,

Thank you for your emails dated 8 and 12 April 2024 and the document that was hand delivered to our Swindon head office yesterday, receipt of which is acknowledged. We are always grateful for the views of our members and I will respond once I have considered your questions fully.

In the meantime, I wanted to reassure you that this matter was considered carefully by the Board over some months. The decision was taken to proceed only after appropriate due diligence and proper consideration. We remain firmly of the view that the financial benefits for members and the Society that the acquisition will provide, coupled with the extended range of products and services that will become available, are in the best interests of current and future members.

Yours sincerely,

Jason Wright
Society Secretary

**Appendix 5: Email from a member of the society on Friday 12th April 2024
to Jason Wright, Society Secretary, Nationwide Building Society**

From: Mikael Armstrong [mailto:mikael@lexgreen.com]
Sent: 12 April 2024 11:17
To: 'Society.Secretary@nationwide.co.uk'
Cc: 'CEO.Member.Service@nationwide.co.uk';
'kevin.parry@nationwide.co.uk'; 'debbie.crosbie@nationwide.co.uk'
Subject: Petition delivered to Nationwide HQ in Swindon and still no update from you.
Importance: High

Dear Jason,

I am contacting you again, despite receiving no reply to my email sent to you on Monday. You will now be aware that I hand-delivered the contents of my petition with nearly 1,000 signatories in paper form to the Nationwide HQ in Swindon yesterday.

Along with the petition, I also provided a cheque for £25,000. This cheque is to cover the required deposit to call a Special General Meeting of the society (500 x £50 for each member). I have also specified some conditions regarding the cheque in an accompanying letter - particularly that the society agrees to abide by the rules specified e.g. this is refundable and that it will not attempt to take any steps to prevent it being fully refundable.

It is highly frustrating that Nationwide do not appear to know exactly how their own rules should be administered, or are deliberately not communicating with its members to frustrate the process to request a SGM. I find it incredible that Nationwide Management would not already have prepared themselves for this eventuality.

However, in the spirit of the rules and fairness, it should now be straightforward for Nationwide to be able to determine from the nearly 1,000 names and addresses listed in the petition whether the test for SGM has been met successfully. I also have attached to this email an electronic list of the signatories to the petition for your ease of administration, noting a few more names have been added overnight i.e. we are now at over 1,000 signatories. I will continue to send you periodic updates.

It is plain to see that with double the minimum number of individual names needed to call for a SGM, that a meeting date should be set, a SGM called and notifications sent to members.

From a legal perspective, it is unclear as to why Nationwide management have not already organised a SGM on the proposed acquisition given the Building Societies Act (1986). Working from public data, the proposed acquisition of Virgin Money must be put to a vote under subsections 1, 2, 3 & 4 - as the proposed acquisition of Virgin Money is larger than 15% of

Appendix 5 (cont.)

the member equity in Nationwide, and does not make the majority of income from mortgages. Members have rightly asked why the society is not following the law, and again, you have not replied.

Therefore please confirm that

1. A SGM will be called, on what date and where it will be held
2. That notice will be issued to members immediately
3. That the notice will carry the supporting statement delivered with the petition included the proposed resolution that: "The takeover of Virgin Money must not proceed without the approval of a majority of Nationwide members."

I look forward to a prompt reply comprehensively addressing all the matters I have raised in this email and my previous one.

Please also confirm receipt of this email, the petition and cheque.

If anything further can be done to assist you in organising the SGM, please let me know.

Kind regards,

Mikael

Appendix 6: Email from Mikael Armstrong for the campaign on Monday 8th April 2024 to Jason Wright, Society Secretary, Nationwide Building Society

From: Mikael Armstrong [mailto:mikael@lexgreen.com]
Sent: 08 April 2024 11:12
To: 'Society.Secretary@nationwide.co.uk'
Subject: Legal grounds for no member vote / Practicalities of calling a SGM
Importance: High

Dear Jason,

Thank you for calling me back earlier today after I tried calling you. As discussed, I am the Mikael Armstrong responsible for organising the petition for Nationwide members to get together to call a Special General Meeting to try and get all Society members a vote on the proposed purchase of Virgin Money.

I called you to try and get some further information regarding the exact details of how we can proceed and move forward on this. As you might have seen, the petition has garnered quite a few signatories, and has over the weekend received media attention which has given it a good boost.

We need to be able to move forward with the next steps as soon as possible and I would appreciate answers to the following questions, which I think have already been sent to you by one of my supporters:

1) Please could you share the legal advice the society has received as to why a vote is not required, and why the board are "comfortable" in holding such a view?

Studying the Memorandum and Rules of the society, please can you provide me with answers to the following so that I fully understand the practical details of what is needed to bring about a SGM. I find the detail provided in the rules somewhat lacking:

2) The rules require that a written request is sent and signed. Does this have to be on paper, or can it be electronically?

3) Does each full member have to provide a £50 deposit, or can a single individual or organising group pay £50 x the number of signatories in a lump sum, or even a mix of the two?

4) How is the £50 deposit per signatory to be collected, practically-speaking? Can this be in the form of a cash, cheque, deposit in branch, transfer from a members account?

Appendix 6 (cont.)

- 5) In terms of the information that members have to supply alongside the request for a SGM - does an account number and type/name of account suffice or does this require full details including branch, sort code etc? What provisions can be made to protect account security given the requirement these details plus full names and addresses? Would it not be better if the society provided an online form for this purpose?
- 6) The rules stipulate a maximum time for a meeting to be called and held. What are the minimums please?
- 7) The rules stipulate that the deposit(s) will be returned once a meeting is held, unless a resolution is made to make a contribution towards the cost of holding the meeting. What needs to be done to ensure the full deposit sums are returned? If that cannot be guaranteed, what are the anticipated costs for holding a SGM?
- 8) Can you confirm there will be no repercussions or retaliations against members for calling a SGM?

Kind regards,

Mikael

**Appendix 7: Email from a member of the society on Wednesday 3rd April 2024
to Jason Wright, Society Secretary, Nationwide Building Society**

On Wed, 3 Apr 2024 at 15:59, [REDACTED] wrote:

To: Society.Secretary@nationwide.co.uk

Dear Jason

I am a member of the society and have been for nearly 60 years. My account number is [REDACTED]

I am disappointed that the proposed takeover of Virgin Money has not been put to a member vote.

By my interpretation of the Building Society Act 1986 - under section 92A subsections 1, 3 and 4 - it seems imperative to me that a vote is held. I come to this view on the basis that the proposed transaction of acquiring a bank (rather than a building society) that doesn't make the majority of its income from mortgages, and that the transaction is sufficiently large given the most recent annual accounts of both organisations.

I have some questions for you that I would like you to answer.

1. Please could you share the legal advice the society has received as to why a vote is not required, and why the board are "comfortable" in holding such a view?

I am a signatory to a petition that is seeking to call a Special General Meeting to pass a resolution for a member vote on the takeover which is nearing 500 signatories.

Studying the Memorandum and Rules of the society, please can you provide me with answers to the following so that I fully understand the practical details of what is needed to bring about a SGM. I find the detail provided in the rules somewhat lacking:

2. Does each full member have to provide a £50 deposit, or can a single individual or organising group pay £50 x the number of signatories in a lump sum?

3. How is the £50 deposit per signatory to be collected, practically-speaking? Can this be in the form of a cash, cheque, deposit in branch, transfer from a members account?

4. In terms of the information that members have to supply alongside the request for a SGM - does an account number and type/name of account suffice or does this require full details including branch, sort code etc? What provisions can be made to protect account security given the requirement these details plus full names and addresses? Would it not be better if the society provided an online form for this purpose?

5. The rules stipulate a maximum time for a meeting to be called and held. What are the minimums please?

6. The rules stipulate that the deposit(s) will be returned once a meeting is held, unless a resolution is made to make a contribution towards the cost of holding the meeting. What needs to be done to ensure the full deposit sums are returned? If that cannot be guaranteed, what are the anticipated costs for holding a SGM?

7. Can you confirm there will be no repercussions or retaliations against members for calling a SGM?

Appendix 7 (cont)

I would appreciate a prompt reply to these questions over email please.

Yours sincerely,

[NAME REDACTED]

[ADDRESS REDACTED]

[PHONE NUMBER REDACTED]