

Money Matters

Credit Union

Capital Credit Union offer all colleagues advice and support on any financial matters.

Members can save, borrow, use online banking – even take out their mortgage with them. However, unlike banks, they're not-for-profit. That means they're completely owned by members, with no external shareholders.

They build wealth rather than debt because members can save a minimum of £15 a month, and any profits go right back into the credit union. Please visit www.capitalcreditunion.com or you can call them on 0131 225 9901 or email them at contactus@capitalcreditunion.com

Wellbeing Support

Crisis Counselling Services

Colleagues can access counselling from Crisis, who offer professional, confidential one-to-one support, either at one of their centres or your workplace. They have experts who can advise on financial difficulties, should they arise. You can see their leaflet on the Ops Hub.

Wellbeing Volunteers

Remember our Wellbeing Volunteers are available to offer colleagues a safe place to speak and voice any concerns they are having.

The volunteers, made up of Lothian colleagues from across the business are there to listen in confidence and without judgement. Some already have experience of helping others when they've found themselves in a difficult situation or struggled with their mental wellbeing.

Our volunteers can signpost you to further help if you feel you need it, including places to get financial advice.

To find a list of our wellbeing volunteers and their contact details, visit the Ops Hub.



Scan to visit the Ops Hub

MAY 2022

Employee Benefits

What's new?

Privilege Ridacard

Lothian colleagues can now benefit from buying a Privilege Ridacard for one person at a heavily discounted price of £65 which gives unlimited travel across Lothian's network for 12 months.

Colleagues can now purchase a Privilege Ridacard for a family member or friend of their choice, meaning there is no longer a requirement for the individual to live in the same household.

Colleagues can apply by downloading a form from the Ops Hub, myLothian or by picking up a form from their main workplace. More information on the changes can be found on the Ops Hub.



Free coffee: Canteen Hot Drinks Loyalty Card

Colleagues can also benefit from a new loyalty scheme in our canteens, to enjoy a free hot drink on us.



Beginning on Monday 31 October, colleagues who buy a hot drink will be given a loyalty card by our catering team. After your 7th purchase of a hot drink, you will get your 8th hot drink on us!

Helpful Information

Childcare

Did you know that most people are eligible for help from the government to pay for any type of registered childcare?

Working parents that work at least 16 hours per week and have children under 16 can get up to £500 every three months for each of their children. This goes up to £1,000 every three months if a child is disabled.



Visit www.gov.uk/childcare-calculator to get a rough idea of how much help you can get.

You can also find more information at www.mygov.scot/childcare-costs-help on all different childcare help that may be available to you including 1,140 hours of funded early learning and childcare a year (around 30 hours a week during term times) if your child is three or four years old.

Gas and Electricity

Home Energy Scotland

Home Energy Scotland helps people in Scotland create warmer homes, reduce their energy bills and lower their carbon footprint.

They work with people and organisations to help tackle fuel poverty and the climate emergency, offering local knowledge and expert advice on:

- Saving energy and keeping warm at home
- Funding options including Scottish Government grants and interest free loans
- Installing renewable energy at home
- And much more

Find out more by visiting www.homeenergyscotland.org/

Winter Fuel Payment

With energy costs on the rise, it may be mindful to look to see if your loved ones, born on or before 25 September 1956 are eligible for the Winter Fuel Payment, which can go some way to helping pay for energy bills during the winter. More info can be found at www.gov.uk/winter-fuel-payment



Discounts

Perkbox

Perkbox allows all colleagues across the group the chance to enjoy great discounts on everyday purchases.

- Save on your weekly shop with offers from some of your favourite supermarkets
- Access exclusive discounts from some of biggest fashion brands on the high street and online
- Dine out at top restaurant chains for less
- Enjoy family days out with special discounted ticket offers at cinemas and attractions

If you haven't already taken advantage of these great offers, simply register at www.perkbox.com using your payroll number and date of birth and begin saving today!

TopCashback

TopCashback is a money saving site which allows you to get cashback on purchases made through your account. It is completely free to create a classic account and find great cashback rates on everything such as airport parking and car hire, home insurance, mobile phones, as well as your favourite fashion and homeware brands.

Find out more at www.topcashback.co.uk

