

Scotwest: FAQ's

1. Why has the University introduced this?

The University wishes to broaden the range of services for staff to include access to savings plans, loans and mortgages.

Participation is solely the responsibility of the employee with the University not able to endorse whether this is the right product for your circumstances.

The University is not liable for any loans taken out through this scheme.

The University does not receive any benefit from employee uptake on any products taken with Scotwest.

2. What is the eligibility criteria?

By applying for a product with Scotwest you are providing authorisation for the University to verify personal details in order for your application to be processed. These details include, but are not limited to, confirmation of salary, employment status, and length of service.

Full details can be found on: [Scotwest](#)

3. How do I apply?

Please visit [Scotwest](#) website

4. When will my first salary deduction be made?

Applications approved by the 5th of the month will normally have their first deduction from salary made in the same month.

The University can't guarantee any applications made on the 2 working days preceding the 5th of the month will be approved in time for deductions to be made in the same month, particularly in the event that further verification is required, e.g. incorrect data provided in the application.

5. Will the University be informed of the amount I have borrowed?

No, the University will be advised on a monthly basis the deductions to be made against each employee. The University will not know whether these deductions represent savings, loan repayments or a combination of both.

6. What if I go onto unpaid leave such as sickness/maternity leave or are unable to maintain salary deductions?

You should contact Scotwest in the first instance to discuss options available to you. Please be aware that if you have taken out a loan you will still be responsible for the repayment of this.

Further details can be found on: [Scotwest](#)

7. Who should I contact if I have any queries?

For queries surrounding your product, including problems with repayments contact Scotwest: [Scotwest](#)

For queries surrounding verification of personal details contact HR Performance Pay and Reward: hr-ppr@glasgow.ac.uk

8. What happens if I leave?

You will still be liable for the repayment of the outstanding loan and should contact Scotwest directly to discuss further: [Scotwest](#)