

# CHWARAE TEG

## “FAIR PLAY”

THE MAGAZINE OF DYFED POWYS POLICE FEDERATION  
SPRING 2026



# IWD: CELEBRATING FEMALE FEDERATION MEMBERS



NATIONAL  
POLICE  
HEALTHCARE  
SCHEME

3 months  
**FREE**  
for Serving  
Officers  
& Staff

# Private healthcare for the Police family at not-for-profit rates

including **FREE** membership  
of the Police Treatment Centres.

[FIND OUT MORE](#)

IN ASSOCIATION WITH:

DYFED-POWYS  
**POLICE**  
*Federation*



# MAKING SURE YOUR VOICE IS HEARD



By Delme Rees, chair of Dyfed Powys Police Federation.

Welcome to the spring edition of our members' magazine for 2026. It feels incredible that we are already a quarter of the way through the year, such is the pace of policing.

It's been a busy start to the year for the branch as we work to ensure your voices are heard at the highest levels on the issues that matter to you.

I was proud to join fellow chairs from the Welsh branches as well as PFEW representatives in a briefing session with MPs in Westminster close to St David's Day. I want to place on record my sincere thanks to those MPs who gave their time and, importantly, listened to the issues we raised.

We spoke candidly about the impact of lengthy misconduct investigations on officers and the clear evidence linking protracted cases to declining mental health and, in the most tragic circumstances, suicide. We made the case for the mandatory recording of suicides and attempted suicides among police officers, because without proper data, the scale of the problem remains hidden and solutions remain out of reach. We also discussed the need for a straightforward but vital legal amendment, one that would give officers a clear statutory power, once a lawful stop has been made, to require occupants to exit and remain outside a vehicle while that stop is safely managed. It is a practical change that would enhance officer safety in an age of keyless and electric vehicles.

The session itself was incredibly successful, and you can read more about it on Page 4.

I'm determined to ensure that this is not a one-off. I will be actively seeking further opportunities to engage with MPs, as well as Members of the Senedd, to ensure that policing issues remain firmly on the agenda.

Among those issues, none is more serious or more urgent than police suicide and attempted suicide. I fully support the six-point plan put forward by the Police Federation of England and Wales (PFEW) to address what is rightly described as a silent crisis. We must remove stigma, improve support, and ensure that officers are not left to navigate the cumulative pressures of the job alone. Every life lost is a tragedy, and it is incumbent upon us to do everything we can to prevent that loss. Read more about the work being done on this vital issue on Page 4.

“ Alongside welfare, pay remains of critical importance. Policing cannot continue to absorb rising expectations without fair and sustained investment in the people who deliver it. That is why we are backing the PFEW's call for a seven per cent pay increase in each of the next three years. This is about valuing our people, retaining experienced officers, and recognising the unique challenges that come with modern policing.

Alongside welfare, pay remains of critical importance. Policing cannot continue to absorb rising expectations without fair and sustained investment in the people who deliver it. That is why we are backing the PFEW's call for a seven per cent pay increase in each of the next three years. This is about valuing our people, retaining experienced officers, and recognising the unique challenges that

come with modern policing. Read more about PFEW's submission to the pay review on Page 5.

These challenges are starkly illustrated by the ongoing levels of violence against officers. Through the Copped Enough campaign, we have been clear that assaults on police officers must never be normalised. Yet too often, they are dismissed as part of the job. They are not.

Every assault is unacceptable, and every officer has the right to go home safe at the end of their shift. We will continue to push for stronger protections, better enforcement, and a cultural shift that recognises the seriousness of these offences.

There is some positive news to report. I warmly welcome the return of 32 officers to frontline roles, made possible through funding from the Neighbourhood Policing Guarantee and the Police and Crime Commissioner. This boost will help strengthen visibility and support colleagues on the frontline.

As we mark the period around International Women's Day, it is important to recognise the immense contribution of women within our Federation, our Force, and across policing more broadly.

In this edition you will hear from some of our female Fed reps on their motivation for standing for election and their goals and aims.

And we meet PC Hannah Jones who, fresh from touring South Africa with British Police Women's Rugby team, is looking to set up a Dyfed Powys Police women's team.

As we move further into 2026, we will continue to speak up for you, to challenge where necessary, and to work tirelessly to improve the conditions in which you serve. Thank you, as always, for everything you do and stay safe.



# KEY ISSUES WITH MPS IN 'SUCCESSFUL' WESTMINSTER BRIEFING EVENT

**D**yfed Powys Police Federation is seeking even greater engagement with politicians after an 'extremely constructive' Westminster briefing on issues facing policing.

Branch chair Delme Rees joined regional and national Federation colleagues for the event with Welsh MPs.

Delme highlighted PFEW's campaign for police suicides and attempted suicides to be recorded and briefed MPs on the link between lengthy conduct investigations and police suicides, and the need for clear time limits on misconduct probes.

He also spoke to the region's MPs about the requirement for people to leave vehicles when stopped by police, for safety reasons.

Delme said: "Our MPs are incredibly busy given current world events and the fact the Government held its spring budgetary statement on the same day, so we are grateful for them giving their time.

"It was really good to be able to speak directly to them about current issues and legislation, and to build relationships for the benefit of members.

"As chair and as a branch, we will be seeking more opportunities to engage with MPs and members of the Senedd for the benefit of members."

He was joined by colleagues from the three other Welsh Federation branches, Gwent chair Matthew Candy, North Wales conduct and performance lead Liz Owen, and South Wales chair Phil Walker, as well as PFEW Welsh co-lead Leigh Godfrey and deputy national chair Brian Booth.

The briefing was held at Portcullis House and was attended by Wales MPs Jess Morden, Chris Evans, Gerald Jones, Ann Davies, Ruth Jones, Liz Saville-Roberts, Chris Elmore, Tonia Antoniazzi, and staff of Alex Davies-Jones.

It focused on amendments to the Crime and Policing Bill, which were going through Parliament, include a time limit for police misconduct investigations.

It follows work by PFEW into police suicide, which found that between 2022 and 2025 at least 70 police officers died by



Delme Rees in Westminster.

suicide, with 47 involved in misconduct or criminal investigations against them.

Delme said: "For me, the length of conduct investigations is hugely important with regard to police suicides.

"If we can reduce the length of time it takes to carry out an investigation then it is likely to reduce the numbers of suicides.

"It's in everyone's interests to speed up the process because we don't want bad officers in policing, we want good officers back on duty, we don't want it to be a drain on the public purse, and we don't want the mental health impact that we're seeing now."

The MPs were told that two other amendments to the Crime and Policing Bill had been tabled.

They included the need to officially record the number of police officer suicides and attempted suicides.

This forms part of PFEW's six-point plan to end the 'silent crisis' of police suicide:

- 1. Mandatory recording and reporting of suicide and attempted suicide**  
Chief constables must begin recording and reporting these incidents immediately. PFEW supports Lord Bailey's amendment to the Crime

and Policing Bill to make this a legal requirement.

- 2. A 12-month limit on disciplinary investigations**

Police conduct regulations must mandate a maximum 12-month timeframe for investigations by forces or the IOPC. No officer should be left in limbo for years.

- 3. Treat police suicide as a workplace incident**

Health and Safety legislation must classify police suicide as an incident at work, making it reportable and investigable under RIDDOR rules.

- 4. National rollout of the STEP campaign**

All forces should adopt the Suicide Trauma Education Prevention (STEP) initiative, including:

- Mandatory TRiM interventions for officers attending suicide incidents
- Force-wide downloading of the Stay Alive app
- Training to address the trauma officers face when repeatedly attending suicides

- 5. Reform of the coronial system**

Coroners must recognise the unique pressures of policing as contributory factors in suicide. A national approach is needed, not fragmented "prevention of future deaths" reports.

- 6. Proper funding for the Police Covenant**

The Police Covenant must be funded to provide meaningful welfare and wellbeing support, mirroring the model of the Armed Forces Covenant.

Delme said: "Our officers and staff are our most valuable asset, and we need to ensure that we are treating them as such."

The final amendment highlighted to MPs was to section 163 of the Road Traffic Act 1988, to give officers, once a lawful stop has been made, a clear statutory power to require occupants to exit and remain outside the vehicle while the stop is safely managed.

This closes the operational gap created by keyless and electric vehicles, and addresses the avoidable risk members face at the roadside.

Delme said: "It can be very difficult for an officer that has stopped an electric vehicle to know if it has been fully turned off.

"Officers are then vulnerable to the vehicle being restarted and used as a weapon.

"We're looking to give our members the clarity and confidence to manage these stops safely."

“For me, the length of conduct investigations is hugely important with regard to police suicides. If we can reduce the length of time it takes to carry out an investigation then it is likely to reduce the numbers of suicides.”



# BRANCH BACKS MULTI-YEAR PAY RISE PLAN

## FUNDING BOOST WELCOMED AS OFFICERS RETURN TO FRONTLINE ROLES

Investment which has allowed a number of officers to return to frontline roles has been welcomed by branch chair Delme Rees.

The Force has received an increase of £170.9 million in ringfenced Government funding to boost the number of response and neighbourhood police officers.

It has also received support from the Police and Crime Commissioner's Office.

The investment has been used to allow 32 officers to move back to neighbourhood and response duties from other roles in the Force, which have now been filled by police staff.

Welcoming their return to frontline policing, Delme said that response and neighbourhood roles were the foundation of policing.

Delme said: "On St David's day, a number of officers returned to frontline policing, either in response or neighbourhood policing roles.

"This was as a result of the neighbourhood policing guarantee funding and OPCC funding.

"All other investigative and specialist roles in policing ultimately draw from the frontline.

"It's vitally important the frontline gets the investment it needs, to ensure it has sufficient officer strength.

"It's the role where most officers start their policing career, and it needs to retain experience as well as resilience to ensure it is a supportive environment for probationer officers.

"The additional funding is a welcome further investment in delivering local policing in Dyfed Powys."

A multi-year pay increase is vital to improve morale, retention, and operational capability, says Dyfed Powys Police Federation chair Delme Rees.

Delme has backed calls by the Police Federation of England and Wales for a seven per cent pay award in each of the next three years.

He said it was a crucial step in restoring police pay after a decade of decline in real-term wages.

Delme said: "For more than a decade our members have seen their pay eroded in real-terms by 20 per cent, while the demands placed upon them have increased.

"They are working tirelessly to keep our communities safe, facing more complex investigations, and dealing with increasing levels of violence against them.



Government's remit letter to the PRRB, which makes clear that recommendations must reflect affordability within existing funding settlements.

The National Police Chiefs' Council (NPCC), meanwhile, indicated it would support a 3.5 per cent award only if fully funded, falling to 2.5 per cent if it is not.

Delme said: "We cannot continue to demand more from police officers while reducing the value of the job in real terms.

"That has been the approach for the past decade and it's damaging morale and driving talented, experienced officers away from policing."

Alongside its pay claim, PFEW is calling for structural reform of police remuneration, including the introduction of a military-style 'P Factor' to recognise the unique risks, restrictions and psychological trauma within policing.

The evidence submitted to PRRB shows:

- **Almost half of constables have five years' service or less**
- **Record levels of mental health-related sickness absence, and**
- **Persistently high numbers of assaults on officers.**

Delme said: "Officers accept restrictions on their private lives, face traumatic incidents as a matter of routine, and put themselves in harm's way to protect the public.

"A fair pay award, alongside meaningful reform of how police remuneration is structured, would send a clear message that the service and the sacrifices of our members is properly valued."

**“We cannot continue to demand more from police officers while reducing the value of the job in real terms. That has been the approach for the past decade and it's damaging morale and driving talented, experienced officers away from policing.”**

"In short they are expected to do more for less, which understandably leaves them feeling undervalued.

"The Government can improve morale and ease the crisis in recruitment and retention by accepting PFEW's submission and awarding uplift a pay that reflects the realities of frontline policing."

Delme expressed concern over the



# IWD: CELEBRATING WOMEN IN POLICING

To mark International Women's Day, we're celebrating women making a difference within Dyfed Powys Police, from championing colleagues and strengthening representation to inspiring teamwork on and off the pitch.

## FED REP ENSURING INSPECTORS' VOICES ARE HEARD



Photo courtesy of Dyfed Powys Police

DI Anthea Ponting.

**Supporting the inspecting ranks and ensuring their voices are heard is a key priority for Dyfed Powys Police Federation rep Detective Inspector Anthea Ponting.**

Anthea has served as a Federation rep for the past year and says that advocating for and supporting colleagues is richly rewarding.

"I've found it really enjoyable," she said. "It's really rewarding to be able to support colleagues and learn more about what the Federation does and how we can help officers."

While the Federation represents officers from constable to chief inspector rank, Anthea felt the needs of the inspecting ranks can sometimes be overlooked.

"Inspectors and chief inspectors are still part of the Federation, but people don't always think of them in the same way as officers on the ground," she said.

"It's nice to represent them, to give them a voice, and to try to identify some of the concerns they have that may not have been picked up previously."

The role also involves supporting inspectors as supervisors in navigating policies and processes.

"It's not just about helping someone if something has gone wrong," she said. "Inspectors are also responsible for managing processes that affect their teams, and sometimes they need guidance or

reassurance around that."

Her decision to become a Federation rep was shaped by her own experience when stepping into a leadership role.

"When I became an acting inspector, I realised there were things I wasn't sure about, things like pay implications and increments," she said.

"It was also what I needed in my role to support my staff and support me.

"It highlighted a gap in my knowledge, and I thought that if I didn't know then there would be others in the same position."

She says having representation from the inspecting ranks is particularly important because colleagues may feel more comfortable discussing certain issues with someone at a similar level.

"We have more Federation reps in the police constable, detective constable and sergeant ranks," Anthea said. "So it's important inspectors and chief inspectors know they have that support too."

The welfare of inspectors and chief inspectors is another area Anthea is keen to strengthen.

While systems exist to monitor workloads for constables and sergeants, she believes there is more to be done to support inspecting ranks.

"There is a specific sort of way of recording how many hours PCs, DCs, and sergeants are working, but it's not quite the same for the inspector ranks and there is a big gap.

"It's certainly one of the things that I'm looking at, how we can better record and manage welfare."

Anthea's policing career spans more than 30 years and several roles. She first joined Dyfed Powys Police as a Special Constable in 1994 before serving for four years as a PC with Gwent.

She left policing for a period in the early 2000s, before returning to Gwent as a staff member in protecting vulnerable people (PVP).

Anthea rejoined Dyfed Powys Police as a police officer in 2009, returned to PVP as a DC in 2013 and earned promotions to sergeant and then to detective inspector in the protecting vulnerable people unit in August 2023, and continues to serve in that role.

Reflecting on International Women's Day, Anthea said she has seen positive changes in

the representation of women in policing.

She also pointed to the presence of women in senior leadership roles over the years as a sign of progress.

"In the time I've been in policing, there is a fairer balance of women officers," Anthea said.

"We've had women in senior ranks including chief superintendent and previously a female chief constable, deputy chief constable, and assistant chief constables."

"We may not be at 50-50, but the Force does strive to be inclusive."

## EXPERIENCE OF STAFF AND OFFICER ROLES POWERS REP'S SUPPORT FOR MEMBERS



AS Lucy Morris.

**Acting Sergeant Lucy Morris says her time as a staff representative has helped shape the way she supports Dyfed Powys Police Federation members.**

Before becoming a police officer, Lucy worked for the Force as a Police Community Support officer when she took on a Unison role.

She said the experience of advocating for staff members, who were often incorrectly treated in the same way as serving officers, served her well as a Fed rep.

Lucy said: "Police staff have different legal rights compared to the regulations officers work under.

"However, a lot of police staff were being treated as if they were police officers, however, it was civil law compared to regulations.

"I can differentiate between the two, and it just helps.

"Having that knowledge meant I could challenge decisions and make supervisors



## PLAYERS SOUGHT FOR FORCE WOMEN'S RUGBY SIDE



Photo courtesy of Clare Geldard Photography

PC Hannah Jones.

stop and think what they were doing.”

Lucy said that foundation proved invaluable when she joined as a police officer and became a Fed rep soon after.

She will have been a rep for five years in October, and said the transition to the role felt quite natural.

Lucy said: “It’s not that dissimilar to what we do in the Federation.

“You’re still standing up for people and still making sure rules and regulations are being followed.

“It just gave me a bit of a head start so I could hit the ground running.

“It’s been really handy and I think has helped me to support people better.”

Lucy said that her motivation for being a Fed rep was to stand up for others.

She said: “I care about the people on the ground, and want the best for them and their welfare.

“I’m a real stickler for things and if regulations aren’t followed and people end up suffering, then I can’t just sit by.

“There’s a way of doing things, it needs to be followed, and I want to help ensure it is followed.

“I’m happy to have those conversations with anyone, regardless of rank.”

An area of Federation work Lucy has developed an interest in is misconduct, and she is trained in supporting officers through those proceedings.

She said: “You’re on the other side of it compared to normal policing.

“Instead of dealing with a suspect, you’re supporting the person under investigation, which took me a while to get used to.

“But I get a lot of satisfaction from helping members.

“It’s no different to what we do as cops on the ground, when we speak to victims of crime.

“Supporting others is what it’s all about.

“If you’re not helping people, then you aren’t going to be able to do the job properly.

“And that particularly applies to colleagues and the people you work with, because we’re meant to be a police family.”

### Playing rugby is a huge part of PC Hannah Jones’s life away from policing.

Now she is looking to bring the sport to Dyfed Powys Police by settling up a Force women’s team.

Hannah, a Dyfed Powys Police Federation member, hopes it will create new opportunities for officers and staff to come together on and off the pitch.

“Women’s rugby is growing all the time,” she said. “We’ve got interest from a number of players within the Force for a women’s team, but we need more to get involved.

“It’s a really rewarding sport that emphasises team work and camaraderie.”

Her ambition to set up a women’s team follows a memorable 10-day tour to Cape Town in South Africa with the British Police Women’s Rugby team.

She thanked Dyfed Powys Police Federation and the Force’s Sports and Social section for their financial support which helped make the experience possible.

“Knowing the Force and the Federation were behind me meant a great deal,” she said.

The tour combined high-level rugby with community and charity work, offering the squad a chance to experience South Africa on and off the pitch.

British Police Women faced two challenging fixtures against leading domestic sides.

The first was against Sanlam Boland Dames, who featured several Springbok internationals.

The second match was against

Western Province, another powerhouse in South African women’s rugby who also featured players with international experience.

Hannah started at blindside flanker in both games and delivered impressive performances, despite defeats.

Her contribution was recognised with forward of the match awards in each fixture, as well as being named overall player of the tour.

She said: “It was surreal to think that I’ve come from a little town in Wales to be playing against international rugby players.”

Away from the rugby, the squad took part in a charity and community day on the outskirts of Cape Town.

They volunteered with a foundation supporting children from disadvantaged backgrounds, spending time in a volunteer-run school and introducing pupils to rugby.

Hannah said: “We taught some of the children to throw a rugby ball and it was great to see how it brought out that team spirit. They were loving it.”

Hannah also represents Wales Police and local club Bonymaen in rugby union, and plays rugby league for the Wales national team.

With women’s rugby continuing to grow, Hannah hopes her experiences will encourage Dyfed Powys Police colleagues to take part and help form a Force team.

She said: “It would be fantastic to see Dyfed Powys Police field its own team in the near future.”

Officers and staff interested in being involved can [contact Hannah by email](#).



## What is workplace bullying?

**Bullying or harassment at work can impact an officer's performance and their mental wellbeing. Experiencing these behaviours can make anyone feel alone and isolated, so it is important to know how to recognise it, where you can get support and the steps you can take.**

Although there is no legal definition of bullying, it can be described as unwanted behaviour

from a person or group that is either:

- offensive, intimidating, malicious or insulting
- an abuse or misuse of power that undermines, humiliates, or causes physical or emotional harm to someone

By law (Equality Act 2010), bullying behaviour can be harassment if it relates to any of the protected characteristics listed below:

- age
- disability
- gender reassignment
- race
- religion or belief
- sex
- sexual orientation

A key distinguishing factor between light-hearted jokes and bullying is that the behaviour is unwanted.

A chief officer may be liable for the unlawful harassment of an officer under their command by

staff under their direction, if they cannot show they have taken all reasonable steps to prevent the harassment. An officer may also be personally liable for unlawful acts committed in the course of their employment. In extreme situations where a resolution cannot be reached, legal action could be taken.

You are entitled to fair treatment and decency in the workplace. If you are being bullied or harassed – whether subtly or openly – the law is on your side.

Slater and Gordon can advise on your options and potential legal action. Our experienced employment solicitors are here to support and guide you if you are being bullied or harassed at work. Call us on **0330 107 6472** or visit [slatergordon.co.uk/employment-law-solicitors](http://slatergordon.co.uk/employment-law-solicitors)

[slatergordon.co.uk](http://slatergordon.co.uk)



# Over **£4.5million** profit shared exclusively with the Police Family

(Financial year 2024/25)

## Did you receive your share?

They're not our profits, they're yours. All of our Member Accounts just earned a **4% dividend**.



[no1copperpot.com](http://no1copperpot.com)

Number One Police Credit Union Limited trading as No1 CopperPot Credit Union is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 213301. For details visit <http://www.fca.org.uk>.



# OFF-DUTY OFFICER SAVES WOMAN'S LIFE BEFORE WORKING '24-HOUR SHIFT'

An off-duty Dyfed Powys Police officer saved a woman's life in the early hours of the morning during a dramatic incident at a London hotel.

PC Rhys Gravell-Williams had been deployed on mutual aid duties when he was woken by a fire alarm at the Sheraton Hotel near Heathrow in the early hours of the morning.

He initially believed it to be a routine activation and remained in his room. However, as the alarm continued and he heard activity in the corridor, he sensed something was wrong.

He said: "I thought it had gone off by accident or someone smoking so stayed in my room for a short while, but then I heard people moving quickly in the hallway and staff knocking on doors.

"That's when I realised this was something more serious."

As he left the room, two members of hotel staff were attempting to gain access to a locked room in which they feared there was a fire.

“It was hard to work out what we were dealing with. There was so much water coming through the sprinkler system, it was difficult to breathe and see clearly.”

Rhys identified himself as a police officer and offered to help.

Despite attempts to force the door, it remained secured on an internal latch. When it eventually opened slightly, it revealed a chaotic scene with thick steam, which Rhys feared could be smoke, water pouring from the ceiling, and poor visibility.

He said: "It was hard to work out what we were dealing with. There was so much water coming through the sprinkler system, it was difficult to breathe and see clearly.

"It became clear that the fire system had been activated so we needed to get in." Rhys and another officer forced entry into the room where they discovered a woman suspended from the ceiling sprinkler system.

The officers lifted her weight to relieve pressure before hotel manager provided Rhys with a knife to cut her free.

He said: "It was difficult with the water and everything going on, but we managed to get her down safely."



PC Rhys Gravell-Williams.

The woman was given immediate first aid before paramedics arrived, and was taken to hospital for further treatment.

He said: "It was a shock but you focus on what needs to be done and your police instinct kicks in.

After his heroic actions, Rhys then completed a '24-hour shift' policing a Palestine Action protest alongside Metropolitan Police colleagues.

And his life-saving actions did not go unnoticed by Sir Mark Rowley, the Metropolitan Police Commissioner, who personally thanked him later in the day.

His actions did not go unnoticed. Senior officers, including Metropolitan Police Commissioner Sir Mark Rowley, personally thanked him later that day.

Rhys said: "He came over, shook my

hand, and said he'd heard what had happened and that he wanted to thank me.

"The assistant chief said he would be writing to my chief constable at Dyfed Powys to make them aware.

"There have been a few posts online and social media. For me, it was part of the job but it is nice to see something positive about policing being shared."

Dyfed Powys Police Chief Constable Ifan Charles said: "Demonstrating unwavering commitment to duty PC Gravell-Williams thereafter continued his shift, ensuring the safety and wellbeing of the community.

"This remarkable display of dedication and resilience reflects the highest standards and PC Gravell-Williams serves as an inspiring example to all."



See our pre  
and post tax  
year offers on  
the website

## Don't miss out on a £32,000 FREE savings boost towards your first home or 60<sup>th</sup> birthday celebrations!

### Aged 18-39?

Save up to £4,000 tax-free each year into a Lifetime ISA (until you reach age 50) and the Government will add a 25% savings boost each year – worth up to £1,000 a year – £32,000 in total.

### Open a Lifetime ISA:

- **25% FREE government bonus** - get up to £1,000 FREE savings boost each tax year
- **Tax-free** saving from £50 a month
- **It's easy to contribute**, and others can, too
- Plus, **additional bonuses** from us

**Plus** – A range of FREE educational webinars available for you and your family members to help make confident financial decisions.



For our latest offers and to **APPLY**  
scan the QR code or visit

[policefriendly.org.uk/saver5](https://policefriendly.org.uk/saver5)

or call **01689 891454**

(Monday to Thursday 08:30 to 17:00, Friday 08:30 to 16:30)



**policefriendly**

The UK Police Family Finance Specialists

Our plans are medium or medium-low risk products (refer to Key Information Documents). Stock market investments can go down as well as up, meaning that you could get back less than you've paid in. Lifetime ISA and offer terms and conditions apply.

Police Friendly is a trading name for Metropolitan Police Friendly Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm ref No. 110026).