



September 2023



The magazine of Warwickshire Police Federation

70%



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Chairs Foreword

Building Bridges

Welcome to the September issue of the Warwickshire Police Federation Magazine. As you are aware you have been awarded a 7% pay rise which will land in your pay packets at the end of September. What is important for me now is to work towards our next pay settlement, which has to surpass this figure in order to rebuild the trust around pay awards for police officers in England and Wales.

The following pages have a number of important articles, concerning a range of topics which we hope you will find informative.

There is a clear update from Calum Macleod our National Secretary around the Employment Tribunal claim, concerning pensions. The judgment covers 141 pages and will not be appealed. As your local chair I am quoted in the judgment in paragraph 206, (page 33): which relates to the position I took around this issue and that we as the Police Federation must not forget that these police officers and our members. (For the full quote in the judgment please refer to the above reference).

We were proud to support the Police Unity Tour who visited Warwickshire several weeks ago and there is a poignant article capturing this event.

There is an update on the issue of industrial rights, and the role Warwickshire Police Federation has taken to secure a national ballot.

The Police Bravery Awards took place in July in central London where we had four nominees representing Warwickshire



Simon Payne
JBB Chair

Police. Andy Morrissey my Vice Chair accompanied the officers to the capitol, visiting Downing Street and attending the ceremony accompanied by the officers and their families.

There is some great work highlighted around our role in welfare, reminding officers that we can support you whatever the circumstances.

Finally I would like to share some news with you that for the first time in our History, a CEO (Chief Executive Officer) has been appointed for the Police Federation of England and Wales. Mukund Krishna is a brilliant appointment who will ensure we are fit for the future in the years ahead.

As we go to print Mukund is visiting our offices in Barford, listening to local views.

Simon Payne
Chair of Warwickshire Police Federation

Police Bravery Awards

I was lucky enough to attend the National Police Bravery award with 4 of Warwickshire's finest officers this year. The event is a showcase of the bravery of officers and the amazing acts of bravery they do without a moments thought for their own safety. The four Max Jordan, Gareth Crandon, Hollie Dewar and Lauren De Lancey officers 3 of which were students and one substantive officer attended an incident where a man had doused himself with petrol on a number of occasions. The male had stated he was going to kill himself and had a lighter he was trying to light. The officers had engaged with the male, however he did not want to give up his lighter. Trained negotiators had also attended and spoke to the male. It came to a head and the situation had to be resolved. The officers had to enter an enclosed garage full of flammable boxes and get very close to the male with no fire protection. Fire assisted and quickly sprayed the male with water to reduce the risk and the officers acted and arrested the male who put up a fight and was uncompliant. This show great bravery and risk to the officers who were luckily unhurt in the incident.

The officers got to go to 10 Downing Street for a daytime ceremony with their guests and got to attend the event in the evening. The event itself is well run with great guests and presenters who keep the event light hearted despite the harsh reality of what each officer had done form all over the country.

During the event we all got to meet and speak to Suella Braverman who spoke to the officers about the incident.

One of the great parts of the event is the fact each person gets to bring a guest so that a loved one gets to see you and attend Downing Street and the event. During the evening we were joined by CC Debbie Tedds and the PCC Philip Seccombe who could speak to the officers and guests and show how proud they were of the officers and what they had done.



Should we fight for Industrial Rights?

For many years now this question has been asked by officers. The momentum seems to be increasing with the pay awards over recent years, the cost of living crisis and the number of other public sector workers using strikes and work to rule as a way to progress their pay claims.

David Bamber, a National Board member recently wrote this about the whole issue as it isn't just a simple question.

We are witnessing public sector industrial disputes at a scale not witnessed for many years. The grievances of workers, regardless of role or profession, all appear similar; challenging working conditions, feelings of being undervalued due to years of inadequate investment and poor recruitment as a consequence, not to mention the derisory pay awards currently being offered at rates far below the rate of inflation.

Nurses, paramedics, teachers and many others are resorting to strike action because they have lost faith in government negotiations and Pay Review Bodies to honestly and independently negotiate a fair pay reward, and as a consequence are struggling to see any movement to positive change across their industries. It might be easy to feel sympathy with our public sector colleagues.

All of us in the public sector wish to provide a service that we can be proud of, that the public deserve and in which we feel respected and listened to. To many this desire for a basic level of standards feels impossible to achieve within the systems and processes imposed by the state. The effort needed on an individual level to get anywhere near this is immense and largely unacknowledged by government. The pay awards being offered mean that the financial rewards for this effort diminish by the month with no sign of improvement.

That all probably sounds quite familiar to members of the police service.

The Police Federation has previously warned that, "Cuts Have Consequences", and that, "Cutting Police by 20 per cent is Criminal". The Federation has, and continues, to campaign for reasonable fair, and deserved increased pay awards, and whilst we do have the ear of many MPs and wider influential stakeholders, those that hold the purse strings are not listening to our message. Submissions have not resulted in any positive moves by government and to date nothing of true value has been brought to the table. This represents a pattern of behaviour from government that leaves us, and those others currently in negotiation, with little room to manoeuvre. With little sign of progress and no other options left, the Federation withdrew from

the Police Remuneration Review Body (PRRB) process. It is unsurprising to see others have also followed suit.

Outside of the PRRB process the Federation is able to continue to raise its voice, press parliaments in England and Wales and urge ministers to listen to our concerns and those of our members, but beyond this there is little that can be done. We understand why others in the public sector have reached the point of collective action.

The public sector appears united in frustration and issues similar to those that we face, but any similarity ends here. Police officers are unable to take the next step; industrial action is not an option open to police. Police officers cannot strike or work to rule - doing so could result in prosecution, even to suggest or appear to encourage such action is an expression of disaffection.

So why can't police officers act as others act? Police officers are not employees, but rather, we hold office, we are Crown Servants and as such lack many of the rights that employees take for granted, such as the right to strike and take collective action. This also comes with some benefits for our officers; we cannot be made redundant and cannot be dismissed unless it relates to a conduct or performance matter; we have the right to be consulted on pay and conditions, and crucially, though this appears to be absent currently, have a promise from government for fair pay and conditions to be guaranteed. This promise is renewed with each renewal of the Police Act and was previously reflected in the Police Negotiating Board (PNB) and the Police Arbitration Tribunal (PAT).

The Police Act of 1919 founded the Police Federation of England and Wales and saw the creation of the PNB and the PAT. The Act was brought about by the government of the day in response to a strike by police officers in circumstances that are not dissimilar to those we see today. War meant that the cost of living had more than doubled between 1914 and 1918, but police had received a pay rise of only three shillings over the same period and most serving officers were working extremely long hours as others had been drafted into the armed forces. At breaking point, the National Union of Police and Prison Officers called a strike, and in August 1918 Met officers marched on Whitehall, and then Downing Street. The shock of a police strike brought terms instantly, one of the results of which was the formation of the Police Federation of England and Wales in statute and the outlawing of a Police Union.

As a vital public service it was felt that if police officers were to withhold their labour, the impact would be catastrophic for society. This restriction on officers' ability to unionise and act in

their collective interest was recognised and the government who promised to ensure the police have access to fair negotiation on pay and binding arbitration brought about in the PAT and PNB. Today in 2023 this mitigation feels to be more a memory than a vital protection for police and police standards.

Today we see circumstances mirroring those of 1918 but with conditions made considerably worse by years of underinvestment and under recruitment and increasing demands. So while police officers cannot strike, we understand the frustration that leads others to do so; we recognise it only too well when our police officers are suffering a real terms pay cut of 28.7 per cent.

For police to be able achieve industrial rights we would need to ask the Home Secretary to amend or repeal S.91 of the Police Act.

If this was unsuccessful, then we would have to argue within the Administration Court (Judicial Review) – that the ban on industrial action denies police officers the right to join an effective trade union. The Administrative Court would have to decide whether the existence of the Police Federation and the provision of a pay consultation process are sufficient to qualify as ‘compensatory measures?’

If this was unsuccessful, the next legal challenge is the Court of Appeal, to make the same arguments, and finally the Supreme Court.

It is only when all domestic remedies have been exhausted can a challenge be made within the European Court of Human Rights; others have tried to challenge their restrictions on taking industrial action via this route and none have succeeded.

Police officers would, if any of this was successful, lose Crown status and become regular employees, with all the pitfalls that come with that, but still have no guarantee of improved pay and conditions, as evidenced by the current disputes in the public sector.

It appears that moves are being made in the UK to restrict the impact of industrial action created by strikes in other vital elements of the public sector, with legislation moving swiftly through parliament, some of these wider restrictions are also evident across the world and as employees, police would be subject to these too.

As the founder of modern policing, Sir Robert Peel, set out, “The police are the public, and the public are the police. The police are paid to give full time attention to duties that are incumbent upon every citizen in the interest of community welfare and existence”. This sense of duty and service to the public is what drives many officers today still, and the thought of strike action would be an anathema to them. We have seen

reports of nurses and paramedics leaving their picket lines to care for members of the public who need help, a vocation officers share and one that would be hard to leave for the sake of a strike.

I have heard police officers say we should have a right to strike. But they need to also ask themselves, could we, would we and what would happen if we did?

In a bid to get a feel for what officers would like, our chair Simon Payne raised the question at a National Council meeting. This is the proposal that he put forward:

We propose that the decision for a ballot of the membership on industrial rights should be made without delay. With the impending Government decision on Police pay, time is of the essence. For this to have any tangible impact on the Government decision we must act now.

There is a real swell in the strength of feeling from the membership on this issue. We cannot be seen to stand by whilst we are given a further unsatisfactory pay award. We must build on the momentum we gathered following our publicity around the Social Market Foundation’s (SMF) independent findings.

We have asked for a 17% pay award and know that this is highly unlikely, we must therefore be ready for the inevitable. We understand that it is unlikely that we will ever be awarded full industrial rights. Also, that we are afforded some protections that ‘employees’ are not. However, this is about strengthening our current position and doing everything we can to ensure a fair, objective and binding pay negotiation process system.

We therefore submit that at the June 2023 National Council Meeting the Council votes on the following motion:

The PFEW ballot members on whether they wish us to pursue industrial rights as soon as practicable.

If the motion is passed, then PFEW will launch with earnest a campaign to give members all the information they need to vote. Whilst ensuring that everything is put in place to facilitate the maximum possible turnout. The ballot must be held as soon as practicable and in time to allow the result to be announced by the 1st January 2024 at the latest.

Proposer: Simon Payne

This was passed and so soon you will be being asked whether you want the Federation to approach the Government to give officers Industrial Rights. Think carefully about what is right for you, your colleagues and future officers as it is not as simple as just being able to withdraw your labour.

The Ice Bath Company steps in to help an officer

Russ Kelf is a serving officer. Sadly Russ is currently fighting cancer. He is receiving treatment for two cancers in his brain, having already had cancer in his lymph glands.

Russ is an Officer Safety trainer and a qualified personal trainer and he has found the impact of his cancer treatment on his body difficult to deal with because it impacted on his fitness so much.

Whilst at a fitness show Russ got speaking to Luke Mace, who is the founder of The Ice Bath Company. Russ was already aware of the benefits of ice baths and explained his circumstances to Luke. To help Russ with his journey back to health and fitness Luke made the decision to provide Russ with an Ice Bath, free of charge. This was an incredibly generous gesture.

'The treatment I am receiving is very hard on my joints. This makes exercises such as running and weight training impossible. Even walking can be painful. So along with weekly physio and ice bathing daily it reduces inflammation considerably. Ice baths are also thought to aid in the reduction of cancer cells. So when I was talking to Luke about what I was going through, and what I had been through, Luke kindly offered me the ice Bath for free. As you can appreciate this was quite overwhelming for me and meant a great deal to me. I've been in the Bath most days ever since!'

As a Federation we would like to thank Luke for offering to help an officer in this way. If you are interested in the benefits of an ice bath, please take a look at Luke's website: theicebath.co



This years pay award

On Thursday 13 July 2023, the Government announced the police pay award fully accepting recommendations of the Police Pay Remuneration Review Body's ninth report for England and Wales.

According to the announcement, the 2023-2024 pay award will come into effect from 1 September 2023. Therefore, it will reflect in your pay from September 2023.

We appreciate there has been some confusion in comparison to other public sector workers where pay awards apply from 1 April onwards, for example, armed forces personnel, NHS professionals such as doctors and dentists. For policing, the award has been announced two months before the effective date, whereas it has been delayed for other public sector workers.

Therefore, this year, police pay will not be backdated. As is the norm in policing, the police pay year starts from 1 September and this is when you will receive the pay award increase.



Pension Challenge

Dear Colleagues,

I hope you are all well - yet another busy month has flown by for the organisation.

I recently updated you all on the Employment Tribunal claim which was carried out by law firm Leigh Day on behalf of the Pension Challenge group. This was in relation to a discrimination claim against PFEW, brought by a group of current and former members.

After careful consideration, the National Board and National Council have made the decision not to appeal the judgement, and we have apologised to our members with regards to the case and the judgement findings.

The claimants' remedy will now be determined at a separate hearing, and in the months ahead, we will be working hard to rebuild our members' confidence in the organisation. I am confident we can achieve this as we move forward and continue to strive for the change that our members expect and deserve – especially when it comes to pay.

Last week the Government announced police officer pay for 2023/24 will increase by 7 per cent across all ranks. We publicly responded that this is a step in the right direction, but this still falls short of the real-term pay cut that officers have suffered since 2000.

In the coming months, we will be delivering an important information campaign to members on what industrial rights could entail and what could realistically be pursued in their interests.

On a lighter note, we celebrated our 28th Police Bravery Awards on Thursday 13 July, where we were in awe hearing about the tremendous acts of selflessness and courage carried out by 90 police officers from 36 police forces across England and Wales.

Our overall winners were the incredible officers from West Midlands Police, who did everything they possibly could, despite the risks to their own lives, to try and rescue the children who tragically died after falling into the frozen Babbs Mill Lake in Solihull.

All of their stories are on the website here and you can view the highlights video from the day towards the end of this edition of Keep Connected.

In our Police Bravery Awards special, we spoke to Deputy National Chair Tiff Lynch, Special Constable Penny Lancaster, Head of Police & Forces Mutual Kerry McMahon-White, Medals for Heroes Founder Bryn Hughes, Diversity and Inclusion Manager at Essex Police Vernal Scott and PFEW Events Manager, Claire Blekkenhorst.

It is well worth a listen if you haven't done so already and is available on the media player on our www.polfed.org, or on Spotify or Google Podcasts. It will also be available on the Apple podcast app soon.

Kind regards,

Calum Macleod



Introducing our new website!

From the **1st September** we are launching our new website.

It will link directly into the PFEW main website. The website will have regular updates about news that we think will interest you and if there is an emerging issue in force that we are dealing with we will keep you updated here.

The website will also have all the names and contact details for your Federation Workplace Reps across the county.

As you look at the website if there is any feedback you would like to provide or if you want to suggest any content that you would find useful please email gill.burford@polfed.org

The new website address is:
www.polfed.org/warks

Do you know how Acting or Temporary promotion affects your pay and pension...?

Temporary Salary and Temporary Promotion update

Some of our members will be aware that we represented the case of when our officers should receive temporary salary versus when you should receive temporary promotion.

As you will know, the NPPF Promotion Process consists of 4 steps which is set by the College of Policing, each force determines how to assess officers fairly and consistently at each step (with the exception of Step 2).

**Step 1: Competence in rank
(i.e. authorisation to sit the exam)**

Step 2: Legal knowledge exam

Step 3: Assessment against rank specific competencies and matching to vacancies (i.e. Promotion Board)

Step 4: Temporary promotion and work-based assessment

You can find further information on the promotion intranet pages on the intranet. The force is currently reviewing the assessment and selection at each step which we will update our members as soon as we hear more.

The Police (Promotion) Regulations 1996 limit the temporary promotion of officers to the rank of sergeant or inspector to those officers who are qualified for promotion. To be qualified for promotion, and benefit from pay increments at the higher rank, an officer must either:

- **have successfully completed OSPRE I and II; or**
- **have commenced the work-based assessment which forms part of Step 4 of the process.**

However, due to the specific workforce planning needs of our force, and recognising the contribution made by officers who may be in temporary roles but unable to start their work-based assessment, Chief Officers have authorised that once an officer has passed Step 3 of the NPPF process, the Promotion Board, they will receive Temporary Promotion even if you are not commencing Step 4 of the NPPF process.

Please note that all officers who are OSPRE Part 2 qualified should receive Temporary Promotion regardless of whether you have passed a board.

Temporary Salary will be utilised for anyone who has not yet passed a Step 3 Promotion Board or is not OSPRE Part 2 qualified and has exceeded the initial acting up period. You will not receive increments in pay at the higher rank. During a period of temporary salary, officers also don't receive the higher rate of pay if they are off sick, however, you should claim overtime or enhanced bank holiday/rest day in lieu payments at your substantive rank.

If you have any queries in relation to this or if you want any advice or support while you are in an acting or temporary post, please do not hesitate to contact us.

We would also like to thank Vicki Sawyer in HR, who has held make sure that this is clear and concise to help you understand all the differences that may impact on you.



Your family law representative

Michael Compston

Slater and Gordon offer the following to Police Federation members and personnel:

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- An exclusive discounted fixed fee divorce of just £420 (incl. VAT), plus Court fee
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- A local family law representative for your area
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Michael is your family law representative and his experience encompasses all aspects of family law arising from marriage and relationship breakdown, including:

- Police pensions on divorce
- Separation and divorce matters
- Financial settlements
- Pre and post nuptial agreements
- Civil partnerships and cohabitation disputes
- Child maintenance
- Children Act Proceedings

With experience representing all ranks of officers from PC's to Chief Constables, Michael has garnered a sound knowledge of police pensions, shift patterns and the current changes to police pay.

Contact Michael to book your appointment today.

☎ 0330 995 5715

✉ Michael.Compston@slatergordon.uk

**Slater
Gordon**
Lawyers

Police Unity Tour 2023

The Police Unity Tour is a long-distance cycle ride undertaken by hundreds of police officers across the UK between Friday 28th – Sunday 30th July in aid of the charity Care of Police Survivors (COPS). The primary purpose of the Police Unity Tour is to raise awareness of Law Enforcement Officers who have died in the line of duty. The secondary purpose of the UK tour is to raise funds for Care of Police Survivors, a UK charity dedicated to helping the families of police officers and police staff who have lost their lives on duty.

The cyclists joined together and finished their 200 mile journey at the National Memorial Arboretum in Staffordshire, where a Service of Remembrance was held by COPS for their fallen family, friends and colleagues. Not only is this year the 25th anniversary of the death of Warwickshire Police PC Stuart Ross, it also marks the 20th anniversary of the founding of the UK COPS charity.

Warwickshire Police formed part of the West Midlands Chapter of the Police Unity Tour and were represented at this year's event by Retired PC Keith Floyd, DC 1573 Stephen Mobbs and PCSO 6252 Samantha GOODE. At the end of the first day cycling (approximately 100 miles!) there was a short service to commemorate our own fallen officers at Warwickshire Police HQ. Everyone came to pay their respects, remembering those who have paid the ultimate sacrifice in the line of duty and to show their support for our riders.



Retired PC Keith Floyd

"This year the UK Police Unity Tour will be an extra special event for me because it is the 25th anniversary of the police helicopter crash when my best mate and traffic crewmate Stuart Ross lost his life. I have been in touch with Stuart's widow Brenda about this and other events commemorating Stuart's death. Despite not enjoying the best of health Brenda hopes to attend the National Memorial Arboretum for the service this year."

"It is a moving occasion, well worth a visit to witness, you can simply book on the Arboretum website. I have been putting in the miles indoors and outdoors since last year and hope you can sponsor me".

Please follow this link to sponsor Keith –
Keith Floyd is fundraising for Care of Police Survivors (justgiving.com)



DC 1573 Stephen Mobbs

"This year will see me completing my second Police Unity Tour, after thoroughly enjoying the experience in 2022. The PUT is such a worthwhile cause, riding in memory of fallen colleagues, as well as the tremendous care and support the charity provided their families. The West Midlands chapter brings together colleagues from three forces. It's great meeting new faces, although it can get a little emotional when all the UK chapters come together at the National Memorial Arboretum. Finally, thank you to those who have already sponsored me. I've started putting the extra miles into my legs, so it should be another good year in the saddle".



Please follow this link to sponsor Stephen -
Stephen Mobbs is fundraising for Care of Police Survivors (justgiving.com)

PCSO 6252 Samantha Goode

"This year will be my first-time riding in the Police Unity Tour. I wanted to take part in the PUT because it's for such a valuable cause, riding in memory of fallen colleagues and to help care and support families. I'm putting in the miles on the bike both on and off duty to get ready for the tour. Thank you to everyone who has sponsored me so far. I'm really looking forward to the experience so wish me luck!"



Please follow this link to sponsor Sam:

Samantha Goode is fundraising for Care of Police Survivors (justgiving.com)

As a Federation we always support both the riders and their support teams during the tour. Usually we go to where the riders are taking rest breaks armed with high energy bars, bananas and water. This year we tried something different and provided the whole team with lunch at Wellesbourne airfield. From Wellesbourne the riders then rode to Leek Wootton where they were met by Chief Constable Tedds. To celebrate reaching the end of this racing day we supplied the all important jelly babies for additional energy.

Following the race organiser Rachel Priestly provided the following update: *'As a chapter we have now hit our target of £8,000 with the Unity tour raising overall close to £139,000 for the Care of Police Survivors charity'*

This is a brilliant cause. Even though the event has now finished money can still be donated. Please consider giving through one of the just giving pages to help support the charity



Workplace Rep – Welfare

I have been a Representative for Warwickshire Federation for around 15 months and became the Welfare Lead around 8 months ago. I have a real interest in making improvements to support officers' health and wellbeing and make sure they are provided with the vital welfare support from a Fed perspective. Working with me, is DS Imran Ghouri who is second support in this role.

I have been involved in the plans for the newly kitted Health and Wellbeing Van, ensuring that the van is fit for operational use with the correct equipment so that officers who are involved in protracted investigations are provided with the necessities from the onset.

I am involved in Operation Amethyst, ensuring the correct support is in place for both victim's and witnesses' and I do hope that the Fed becomes an avenue of support that officers search out for.

I feel that officers may think that the Fed supports only those who are under investigation, I hope to

provide reassurance that this is not the case. What I hope to achieve with this role, is that officers feel that the Fed can provide an extra layer of support for those who come forward as victim's, witnesses' or other individuals who may need any welfare assistance.



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Warwickshire Police Federation Personal Finance: Surgery Sessions 2023

Who are Reflect Financial?

The police team at Reflect Financial has over 20 years experience in helping both serving and retired police officers make provision for their ongoing financial security. Our popular Personal Finance Surgeries have proven nationally to be an invaluable source of advice and guidance as officers consider a life beyond policing. Our seminars are delivered by an expert team of financial planners, all of whom specialise in the police sector.

[Click here if you are viewing this digitally to find out more about our specialist team.](#)

What will we cover?

An adviser will be available to answer questions you may have on anything related to your personal finances, which could include:

- **Pensions and Retirement Planning**
- **Mortgages**
- **Life Insurance/Protecting Your Family**
- **Investments**
- **Managing Debt & Budgeting**
- **Cashflow**
- **Managing Your Bonus**
- **Long Term Care & Estate Planning**

Your home may be repossessed if you do not keep up repayments on your mortgage.

The value of an investment with St. James's Place will be directly linked to the performance of the funds you select and the value can therefore go down as well as up. You may get back less than you invested.

Where and when?

Appointments will run in 45min sessions from 9am-1pm and will all take place virtually via Microsoft Teams on the following dates (joining links will be emailed prior to the day):

- **Thursday 13th July**
- **Wednesday 1st November**

How do I register?

Appointments are without obligation and easy to book. **To select a date and time to suit you, simply click here if you're viewing this digitally.** If you cannot access the automated booking system through your company email you may wish to forward this flyer to your home email address.

Alternatively, email: **Rachel.Smith@reflectfp.co.uk**. Please include your full name, contact email address, mobile number, and preferred appointment date.



WARREN&CO
TRUSTED MORTGAGE ADVISERS

PROPOSED MORTGAGE SURGERY DATES

WARWICKSHIRE

February

7th - Rugby

April

18th - Rugby

July

4th - Rugby

October

3rd - Rugby

March

7th - Rugby
23rd - Leek Wootton

May

16th - Rugby

August

1st - Rugby
31st - Leek Wootton

November

7th - Rugby
30th - Leek Wotton

June

6th - Rugby
13th - Leek Wootton

September

5th - Rugby

December

5th - Rugby

www.warrenifa.co.uk

contact@warrenifa.co.uk - 01452 547783





Most of us will need to borrow money at some point in our lives, whether it's for a student loan, a car, or to pay for your first home. There are lots of different ways to borrow money, so before borrowing it's a good idea to find out details of the different options available so you can make a choice about which one is best for you.

The most common forms of borrowing are personal loans, credit cards, overdrafts and mortgages. More details of each type are given in this guide.

You will typically pay interest on what you borrow and possibly other charges as well. A useful way of comparing costs is to use the Annual Percentage Rate (APR). You should also look at how much you have to pay overall (the total amount payable) and whether you can afford the repayments now and if your circumstances change.

Credit Cards

Making payments with credit cards is quick, simple and convenient, so it's easy to understand why people get into credit card debt.

A credit card allows you to spend money on credit. It is a rolling credit facility. It also allows you to buy items and withdraw cash (at a cost) and some providers will allow you to transfer credit card debt from another provider. Unlike a debit card, the money doesn't come out of your bank account straight away. Instead, you receive a statement of your borrowing once a month. You then have the option to pay off the full balance on the card, or an amount less than that, as long as you make at least the minimum payment. If you don't repay in full, you'll usually be charged interest, and this can mount up quickly, so always try



to pay off as much as you can. You'll be given a credit limit, make sure you keep within this, as the charges for not doing so can be high.

Credit cards have to be applied for, as they are a form of borrowing. They are issued by banks or other large companies. Credit cards have credit limits and require you to make a payment each month. Any credit

balance which you do not pay back each month will incur interest and is applied each month. Credit card interest rates can often be high.

If you do use your credit card for withdrawing cash, you may be charged a fee plus a higher interest rate, which could start adding up straight away. Try to avoid using cash withdrawals as credit card debt can increase quickly if you use your card this way.

If you already have credit card debt and are currently paying interest on this debt, it may be possible for you to transfer this debt to a 0% interest rate credit card.

This could potentially save you money in interest. When transferring your outstanding balance from one credit card to another you will be charged a small fee, this is usually a percentage of the transferred amount.

When applying for a credit card make sure you check the offer and its terms and conditions.

The annual percentage rate (APR) is used by providers in order for you to be able to compare one card with another.

How much it actually costs you will depend on how you use the card - in other words, how much you spend on it each month, on purchases or other transactions, and how much you repay.

The APR assumes that you use it only for purchases, and doesn't take into account the cost of balance transfers and cash withdrawals. It also ignores any introductory rates. The APR doesn't include any charges for late payments, exceeding your credit limit or returned payments.



Store Cards

A Store cards has to be applied for in the same way as a credit card does. Store cards are issued by retailers and you can normally only use them for shopping in their own outlets. A lot of store cards will have introductory offers that sound like a good deal, but there may be a high interest rate once the introductory period is over. The interest rates for store cards can be a lot higher than credit cards, which can make this an even worse form of credit card debt. So always check which is cheaper overall.

Things to remember with balance transfers

- Always clear debt or move the debt before your agreed rate ends.
- Repay at least the monthly minimum or you may lose the lower rate.
- Be careful before purchasing or withdrawing cash on your new card as the new rate may only apply to the balance transfer.
- Before applying for a new card use an eligibility calculator [here](#) to find the cards you're most likely to be accepted for.
- 'Up to' deals means the provider will offer terms based on your personal circumstances, including your credit history and this may not be the rate or term you have applied for.



Pay Day Loans

A payday loan is short-term, unsecured loan, which were originally intended to provide you with money until your next payday, but can now run for longer, although they are not recommend to be used for long term borrowing. The amount you can borrow range from as little as £50 to over £1,000.

The interest rate of a payday loan is high, although there is now a cap on the amount of interest and default fees that can be charged.

You should only consider using a pay day loan if you find that you have no other option and due to the following situations:

- **You only need to borrow a relatively small amount of money**
- **You only need a loan for a brief period**
- **You are able to repay the full amount with interest – usually around 20%**



Buy Now Pay Later

Buy now pay later arrangements are often offered by retailers on major purchases, this could be a new sofa or laptop.

They are regulated credit agreements often provided by a finance house. These type of loans often allow for a period of time where no interest is charged or allow for payments to be deferred for an agreed period of time.



Loans

A personal loan is usually a fixed amount, borrowed over an agreed period of time which is repaid in instalments, usually on a monthly basis. This can be one of the cheaper forms of borrowing but there might be both a minimum amount you can borrow and length of time you have to pay back the loan so it might not suit everyone's requirements.

Overdrafts

An overdraft is a type of credit that's linked to a bank account. It allows you to spend more money than is in your account, up to an agreed limit. It's important to remember that overdrafts are a type of borrowing and should only be used short term, as they are repayable 'on demand'.

If you go overdrawn without the permission of the bank, or go over your credit limit, the provider may make additional charges.



Student Loans

Most people who have been to university in recent years will have had a student loan. There are currently 2 types, one to cover tuition fees and a maintenance loan to pay for living costs. Both will start to be repaid after graduation or leaving the course once you have starting earning over a certain amount.

For more information on student loans click [here](#) for the government website.



Mortgages

There are several different types of mortgage available, these may be specifically for first time buyers, re-mortgages or buy to let schemes. In simple terms a mortgage is a loan to buy a property. Your home or property may be repossessed if you do not keep up repayments on your mortgage. For more details of mortgages click [here](#).



Loan Sharks

A report published by the Centre for Social Justice estimated 1.08 million people could be borrowing from an illegal money lender – more commonly known as a loan shark. This figure has more than trebled since 2010.

Loan sharks prey on the most vulnerable people in our society. They make false promises of a quick and easy loan, then demand extortionate levels of repayment once their victims are trapped in a cycle of debt.

A loan shark is someone who lends money illegally without the correct permissions from the Financial Conduct Authority (FCA).

Lending money without a licence is illegal. However, it's important to know that if you borrow from an illegal money lender, you have not broken the law, they have.

Illegal money lending is a hidden and under-reported crime and causes a great degree of terror and fear in those who suffer from it. Borrowers become trapped in a spiral of extortion, facing intimidation, violence and financial ruin.

Loan sharks are often seen as a last resort for people who have no other option for obtaining credit, including those with poor credit histories who are rejected by mainstream lenders. With just one unexpected bill, people can quickly find themselves in the grip of an illegal lender.

The real danger of loan sharks is not just the large sums of money they lend out and extortionate rates of interest they charge. It's the psychological toll it takes on victims and their families, leaving them feeling trapped and helpless.

Cyber loan sharks are also becoming more prevalent luring their prey in through social media and other online platforms. These online loan sharks use misleading ads, false promises of easy money, and harassment to trap unsuspecting victims in debt, using fear to suck them in and exploit their vulnerabilities.

If you're considering using a loan shark, think again. They often make it look like they're helping you out but in reality, it's a trap.

Is your lender legal?

If someone is lending you money, they must be registered with the [Financial Conduct Authority \(FCA\)](#).

[Financial Services Register](#) lists firms and individuals that have authorisation to offer loans and credit. Make sure you do your research before borrowing money.



Your credit score

Your credit score is based upon information held in your credit report, also known as your credit file. Your credit score will help a lender see how reliable you are at managing your finances and is likely to influence their decision if you are looking for any type of borrowing. Your personal credit score is built on your credit history. If you are managing your finances well this will make a positive impact on your credit profile and score.

To check your credit score, use one of the various companies available online including, Experian, Equifax or CallCredit. For more details on the impact of your credit profile click [here](#) to read our guide.

Impact of not making repayments on your borrowings

If you are late making repayments, it will usually have a negative effect on your credit rating. Your credit profile makes a record of every payment you make, and if you have missed a payment this information is noted on your profile. This could have an impact on any future applications for credit.

If you have a low score rating and want to apply for a mortgage, loan or credit card in the future, you might have to pay a higher interest rate on what you borrow, or you may even be declined. This can be one of the knock on effects of badly managed borrowing.

Worrying about money can be extremely stressful and may lead to mental health conditions. Police Mutual are here to help. We want to break down the stigma surrounding debt and get people talking about money.

We've teamed up with [PayPlan](#)*, one of the UK's leading free debt advice providers, who offer free and confidential advice to anyone in serious financial difficulties.

They're able to advise you on a range of debt solutions suited to your individual circumstances, helping to protect you and your family with a sustainable way to manage your debt.

Get free and confidential help to combat your debt, call [PayPlan](#)* on **0800 197 8433**.



For more information about the products and services available from Police Mutual:

Call us 01543 441630
Visit policemutual.co.uk

We're open from 9am - 5pm Mon - Fri

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Dear Colleague

You may be entitled to a tax refund

If you pay tax, there's a fairly high chance you've paid too much.

As a member of Warwickshire Police Federation, you are eligible to have your tax code checked by professional tax experts at The Tax Refund Company.

Very few members think they are owed a refund before they use this service. Most of those getting a refund are pleasantly surprised when a cheque arrives in the post.

The main points to note are...

- For every £1 paid back by HMRC, you keep 62p (minimum fee £38*)
- Your review is free if you do not get a tax refund
- You will keep all future savings
- Peace of mind guaranteed – in the rare event you get an unexpected tax bill as a direct result of using this service, it will be paid for you**

You should not assume HMRC will send you a refund if you have overpaid tax. It is up to you to check if you have paid too much tax and claim it back if you have.

To have your tax codes checked and see if you are due a tax refund please check this website:
www.checkmytax.co.uk/wpf

This is your hard-earned money. Why let The Revenue keep it?

*If your refund is less than £38, the minimum fee will be reduced to the same value as your refund, so you have nothing more to pay.

T&C's apply

Any Questions?

Please visit their comprehensive FAQ page or call The Tax Refund Company Customer Service Team on 0161 968 7345 (Mon–Fri 9am – 5pm)