



**FACTS** *You should know .....*

The Victoria Mutual Building Society UK Representative Office is a representative office of The Victoria Mutual Building Society (VMBS), a mutual Building Society established in accordance with the Building Societies Act of Jamaica. VMBS is regulated by the Bank of Jamaica as a deposit-taking institution in Jamaica.

The VMBS UK Office is subject to the regulatory oversight of The Financial Conduct Authority, an independent organization that regulates financial services. As a financial service provider, we are required to provide you with information on our services to assist you to determine whether the services offered are right for you.

VMBS UK Representative Office is permitted to operate in the United Kingdom as a non-deposit taking entity and may market the products and services to persons residing in this jurisdiction.

The Product Offerings are:

- **Mortgages:**  
We offer mortgage services to purchase properties in Jamaica. All mortgage applications and processing is reviewed and approved at our Chief Office.
- **Savings Accounts:**  
We offer deposit accounts, which are domiciled at our offices in Jamaica.
- **Certificate of Deposits:**  
We offer certificate of deposits for savings, which are domiciled at our offices in Jamaica.

All accounts are domiciled in Jamaica and subject to the laws of Jamaica. A Deposit Insurance Scheme, regulated by the government entity, Jamaica Deposit Insurance Corporation (JDIC) insures all savings deposit accounts while the Bank of Jamaica arbitrates dispute resolution.

The VMBS UK Representative Office is not permitted to accept deposits for accounts.  
All deposits must be sent through Barclays Bank.

Additionally all requested changes to the account or personal information are processed in Jamaica.

Please contact us for further details:

**VMBS UK Representative Office Locations:**

Main Office: 380 Brixton Road, London, SW9 7AW  
Tel: (207) 738-6799

Branches: 520 High Road, London N17 9SX  
Tel: (208) 801-6777  
174 Dudley Road, Edgbaston,

Birmingham, B18 7QX  
Tel: (0121) 454-2020

**The Victoria Mutual Building Society Chief Office:**

8-10 Duke Street  
Kingston  
Jamaica  
Telephone: 001876-922-8627  
Facsimile: 001876-922-5193  
Phone Free: 0800-068-VMBS (8627)  
Website: [www.vmbs.com](http://www.vmbs.com)  
Email: [manager@vmbs.com](mailto:manager@vmbs.com)

**Customer acknowledgement**

I confirm that I have received, read and understood the VMBS Facts Sheet.

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*Signature*

*Date*