



Our Charter



**HBS**  
BUILDING SOCIETY

*face-to-face banking...*

## Statement from Miss E.P. Carr, Chairman of HBS Board of Directors:-

“The Directors strive to adhere to the values and principles summarised in this Charter. These values and principles have resulted in a Society of mutual benefit for all its members; a Society that is an important and ongoing part of our community.”

### Sustainability through prudence

HBS spans over a century of careful stewardship based on commercial robustness and operational prudence, and we will continue to exercise ethical practices and due care in growing the value of HBS. In the creation of sustainable wealth, we provide financial services to members and ensure a future of commercial success.

### Commitment to mutual benefit

This commitment ensures that the interests of present and future members are at the heart of our purpose and always in the forefront of decisions made. HBS must prosper, but the interests of both current and future generation members will always be paramount in HBS's decisions.

### Governance

We, the members' representatives of HBS, take responsibility for upholding this Charter and discharging our duties with the utmost integrity and determination.

### Prosperity of our community

We are the guardians and stewards of a community asset rich in resources and will continue to contribute to our community on behalf of our members. We are committed to a future of community well-being and the prosperity of generations to come.

### Our people make the difference

Our staff are the driving force behind our purpose. Their passion, loyalty and integrity generates trust in HBS. Our charge is to deliver an environment offering challenge, encouragement and fair recognition, thereby empowering our staff to deliver excellence in professional service to members.

### Mutuality

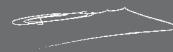
On 30 March 1885, the Hastings Permanent Building and Investment Society (now known as HBS Building Society) was founded, based on mutual ownership, thereby preserving the benefits to existing and future generations. We remain committed to this founding principle.



Liz Carr



Warren Duff



Jacqui Gray



Lindsay Knowles



Colin Wake



Dave Mackersey



Frank Spencer



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or finance company.



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