

# THE ARMED FORCES COVENANT SNAPSHOT



## ACCESSING COMMERCIAL PRODUCTS AND SERVICES

The Covenant is a promise from the nation ensuring that those who serve and have served in the Armed Forces and their families are treated fairly

Part of fair treatment is about enabling Service Personnel and their families to have fair access to products and services as any other citizen, regardless of where in the world they may be based or how often they have to move.

### The Defence Discount Service

The Defence Discount Service is the official Armed Forces discount service, providing discounts to Regulars and Reserves, spouses and partners of those currently serving, veterans and others in the Defence Community. It is free to register and is the way in which companies and communities say thank you to the Armed Forces for the work they do. Visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk) to find out more.

### Getting around & visiting home

Visiting family at the weekends or on leave doesn't need to break the bank. Coach company National Express work with the Defence Discount Service to offer Service personnel and their families tickets at up to a 60% discount, while the HM Armed Forces Railcard will save you a 1/3 off most rail journeys in Great Britain. British Airways recently became the first airline to pledge support for the military community and their families by signing the Covenant, offering a 10% discount on all fares across its global network.

### Saving and borrowing

A credit union service called Joining Forces was introduced in October

2015. Credit Unions offer you an easy alternative to banks for saving, and paying off loans. Repayments against loans come directly out of your pay on JPA, meaning you don't need to worry about missing payments.

### BFPO addresses

When ordering items for delivery, or for giving your address to a bank or insurance company, use the postcode which Royal Mail has issued for BFPO numbers. This will not only allow you to receive your orders, but also to build up a credit history or arrange a loan. Take a look at 'Financial tips for Service personnel' on GOV.UK.

### Getting on the property ladder

If you are posted away from home and wish to rent out your property in the UK, you should not be required to switch your existing mortgage to a more expensive buy-to-let mortgage.

### Deals on wheels

The majority of insurance companies will waive cancellation fees on your motor insurance and retain your no-claims bonus for up to three years when you are deployed overseas.

### Fair phone contracts

The major mobile phone providers will allow you and your family to suspend your phone contract, without additional cost, when you are deployed overseas.



**ARMED FORCES  
COVENANT**

To learn more about accessing these services, or other financial advice, visit: <https://www.armedforcescovenant.gov.uk/> and follow the link to 'Support and advice'



# THE ARMED FORCES COVENANT

## SNAPSHOT



### ACCESSING COMMERCIAL PRODUCTS AND SERVICES

The Covenant is a promise from the nation ensuring that those who serve and have served in the Armed Forces and their families are treated fairly

Part of fair treatment is about enabling Service Personnel and their families to have fair access to products and services as any other citizen, regardless of where in the world they may be based or how often they have to move.

#### The Defence Discount Service

The Defence Discount Service is the official Armed Forces discount service, providing discounts to Regulars and Reserves, spouses and partners of those currently serving, veterans and others in the Defence Community. It is free to register and is the way in which companies and communities say thank you to the Armed Forces for the work they do. Visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk) to find out more.

#### Getting around & visiting home

Visiting family at the weekends or on leave doesn't need to break the bank. Coach company National Express work with the Defence Discount Service to offer Service personnel and their families tickets at up to a 60% discount, while the HM Armed Forces Railcard will save you a 1/3 off most rail journeys in Great Britain. British Airways recently became the first airline to pledge support for the military community and their families by signing the Covenant, offering a 10% discount on all fares across its global network.

#### Saving and borrowing

A credit union service called Joining Forces was introduced in October

2015. Credit Unions offer you an easy alternative to banks for saving, and paying off loans. Repayments against loans come directly out of your pay on JPA, meaning you don't need to worry about missing payments.

#### BFPO addresses

When ordering items for delivery, or for giving your address to a bank or insurance company, use the postcode which Royal Mail has issued for BFPO numbers. This will not only allow you to receive your orders, but also to build up a credit history or arrange a loan. Take a look at 'Financial tips for Service personnel' on GOV.UK.

#### Getting on the property ladder

If you are posted away from home and wish to rent out your property in the UK, you should not be required to switch your existing mortgage to a more expensive buy-to-let mortgage.

#### Deals on wheels

The majority of insurance companies will waive cancellation fees on your motor insurance and retain your no-claims bonus for up to three years when you are deployed overseas.

#### Fair phone contracts

The major mobile phone providers will allow you and your family to suspend your phone contract, without additional cost, when you are deployed overseas.



**ARMED FORCES  
COVENANT**

To learn more about accessing these services, or other financial advice, visit: <https://www.armedforcescovenant.gov.uk/> and follow the link to 'Support and advice'

# THE ARMED FORCES COVENANT

## SNAPSHOT



### ACCESSING COMMERCIAL PRODUCTS AND SERVICES

The Covenant is a promise from the nation ensuring that those who serve and have served in the Armed Forces and their families are treated fairly

Part of fair treatment is about enabling Service Personnel and their families to have fair access to products and services as any other citizen, regardless of where in the world they may be based or how often they have to move.

#### The Defence Discount Service

The Defence Discount Service is the official Armed Forces discount service, providing discounts to Regulars and Reserves, spouses and partners of those currently serving, veterans and others in the Defence Community. It is free to register and is the way in which companies and communities say thank you to the Armed Forces for the work they do. Visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk) to find out more.

#### Getting around & visiting home

Visiting family at the weekends or on leave doesn't need to break the bank. Coach company National Express work with the Defence Discount Service to offer Service personnel and their families tickets at up to a 60% discount, while the HM Armed Forces Railcard will save you a 1/3 off most rail journeys in Great Britain. British Airways recently became the first airline to pledge support for the military community and their families by signing the Covenant, offering a 10% discount on all fares across its global network.

#### Saving and borrowing

A credit union service called Joining Forces was introduced in October

2015. Credit Unions offer you an easy alternative to banks for saving, and paying off loans. Repayments against loans come directly out of your pay on JPA, meaning you don't need to worry about missing payments.

#### BFPO addresses

When ordering items for delivery, or for giving your address to a bank or insurance company, use the postcode which Royal Mail has issued for BFPO numbers. This will not only allow you to receive your orders, but also to build up a credit history or arrange a loan. Take a look at 'Financial tips for Service personnel' on GOV.UK.

#### Getting on the property ladder

If you are posted away from home and wish to rent out your property in the UK, you should not be required to switch your existing mortgage to a more expensive buy-to-let mortgage.

#### Deals on wheels

The majority of insurance companies will waive cancellation fees on your motor insurance and retain your no-claims bonus for up to three years when you are deployed overseas.

#### Fair phone contracts

The major mobile phone providers will allow you and your family to suspend your phone contract, without additional cost, when you are deployed overseas.



**ARMED FORCES  
COVENANT**

To learn more about accessing these services, or other financial advice, visit: <https://www.armedforcescovenant.gov.uk/> and follow the link to 'Support and advice'



# THE ARMED FORCES COVENANT SNAPSHOT



## ACCESSING COMMERCIAL PRODUCTS AND SERVICES

The Covenant is a promise from the nation ensuring that those who serve and have served in the Armed Forces and their families are treated fairly

Part of fair treatment is about enabling Service Personnel and their families to have fair access to products and services as any other citizen, regardless of where in the world they may be based or how often they have to move.

### The Defence Discount Service

The Defence Discount Service is the official Armed Forces discount service, providing discounts to Regulars and Reserves, spouses and partners of those currently serving, veterans and others in the Defence Community. It is free to register and is the way in which companies and communities say thank you to the Armed Forces for the work they do. Visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk) to find out more.

### Getting around & visiting home

Visiting family at the weekends or on leave doesn't need to break the bank. Coach company National Express work with the Defence Discount Service to offer Service personnel and their families tickets at up to a 60% discount, while the HM Armed Forces Railcard will save you a 1/3 off most rail journeys in Great Britain. British Airways recently became the first airline to pledge support for the military community and their families by signing the Covenant, offering a 10% discount on all fares across its global network.

### Saving and borrowing

A credit union service called Joining Forces was introduced in October

2015. Credit Unions offer you an easy alternative to banks for saving, and paying off loans. Repayments against loans come directly out of your pay on JPA, meaning you don't need to worry about missing payments.

### BFPO addresses

When ordering items for delivery, or for giving your address to a bank or insurance company, use the postcode which Royal Mail has issued for BFPO numbers. This will not only allow you to receive your orders, but also to build up a credit history or arrange a loan. Take a look at 'Financial tips for Service personnel' on GOV.UK.

### Getting on the property ladder

If you are posted away from home and wish to rent out your property in the UK, you should not be required to switch your existing mortgage to a more expensive buy-to-let mortgage.

### Deals on wheels

The majority of insurance companies will waive cancellation fees on your motor insurance and retain your no-claims bonus for up to three years when you are deployed overseas.

### Fair phone contracts

The major mobile phone providers will allow you and your family to suspend your phone contract, without additional cost, when you are deployed overseas.



**ARMED FORCES  
COVENANT**

To learn more about accessing these services, or other financial advice, visit: <https://www.armedforcescovenant.gov.uk/> and follow the link to 'Support and advice'



# THE ARMED FORCES COVENANT SNAPSHOT



## ACCESSING COMMERCIAL PRODUCTS AND SERVICES

The Covenant is a promise from the nation ensuring that those who serve and have served in the Armed Forces and their families are treated fairly

Part of fair treatment is about enabling Service Personnel and their families to have fair access to products and services as any other citizen, regardless of where in the world they may be based or how often they have to move.

### The Defence Discount Service

The Defence Discount Service is the official Armed Forces discount service, providing discounts to Regulars and Reserves, spouses and partners of those currently serving, veterans and others in the Defence Community. It is free to register and is the way in which companies and communities say thank you to the Armed Forces for the work they do. Visit [www.defencediscountservice.co.uk](http://www.defencediscountservice.co.uk) to find out more.

### Getting around & visiting home

Visiting family at the weekends or on leave doesn't need to break the bank. Coach company National Express work with the Defence Discount Service to offer Service personnel and their families tickets at up to a 60% discount, while the HM Armed Forces Railcard will save you a 1/3 off most rail journeys in Great Britain. British Airways recently became the first airline to pledge support for the military community and their families by signing the Covenant, offering a 10% discount on all fares across its global network.

### Saving and borrowing

A credit union service called Joining Forces was introduced in October

2015. Credit Unions offer you an easy alternative to banks for saving, and paying off loans. Repayments against loans come directly out of your pay on JPA, meaning you don't need to worry about missing payments.

### BFPO addresses

When ordering items for delivery, or for giving your address to a bank or insurance company, use the postcode which Royal Mail has issued for BFPO numbers. This will not only allow you to receive your orders, but also to build up a credit history or arrange a loan. Take a look at 'Financial tips for Service personnel' on GOV.UK.

### Getting on the property ladder

If you are posted away from home and wish to rent out your property in the UK, you should not be required to switch your existing mortgage to a more expensive buy-to-let mortgage.

### Deals on wheels

The majority of insurance companies will waive cancellation fees on your motor insurance and retain your no-claims bonus for up to three years when you are deployed overseas.

### Fair phone contracts

The major mobile phone providers will allow you and your family to suspend your phone contract, without additional cost, when you are deployed overseas.



To learn more about accessing these services, or other financial advice, visit: <https://www.armedforcescovenant.gov.uk/> and follow the link to 'Support and advice'