

Our Treating Customers Fairly Statement

Our aim

- We are committed and will always strive to make how we treat our Customers central to our business.
- Be transparent, fair and consistent to our Customers.
- Where we use services of other Companies to help us administer your mortgage, we will ensure that they too are committed in providing the same high standards for how we expect our Customers to be treated.
- Monitor how we are treating our Customers and look to improve the services that we administer.

Your experience as a Customer

- Ensure our staff are trained appropriately, so when you need to communicate with us or we need to contact you, the person that you speak to can suitably explain and discuss your mortgage with you.
- You can expect good level of service standards - we listen and take into consideration what our Customers tell us and we will seek to help quickly with a request that you have.
- If you inform us or where we identify that you have or may have some vulnerability which affects you dealing with your mortgage, we will be understanding and sensitive to your circumstances.
- When we charge you a fee, it will be proportionate and justified to the service that is provided; we will ensure our fees are regularly reviewed for this purpose. Fees will be clearly explained to you, to confirm why they are charged.
- When you are unhappy about our service we will promptly look into your dissatisfaction and contact you.
- When things go wrong, we will investigate and make any relevant change to improve things.

How we communicate with you

- We operate open communication channels for you. We will make available dedicated telephone lines and opening hours and provide these details for you to make contact. Also, our correspondence address will be detailed in our letters and provided to you, so you can write to us if you need to.
- When we discuss your mortgage account and send you letters, all our communications will be clear and use plain English. Wherever possible, we will try to provide you with communications in a way that is most suited to your circumstances.
- We keep appropriate records of your interactions with us, so that written and oral communications with you can be reviewed for adherence to our standards for clarity, consistency and accuracy.

Keeping in contact with us

We will always encourage you to keep in contact with us and you can help to protect your own interests by engaging with us and our service providers, such as Field Agents, regarding your mortgage account. You can do this by:

- Reading the letters that we provide you, together with any supporting documents such as mortgage or financial industry leaflets which are aimed to help you.
- Think about your financial situation and any impact from changes in your circumstances.
- Ask us questions where you are uncertain about how your financial situation and circumstances may affect your mortgage account.