

## **Treating Customers Fairly**

We are committed to offering our customers the highest possible standards of service. In doing so we are pleased to support the Financial Services Authority initiative 'Treating Customers Fairly'.

We recognise that we, and our customers, have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealing with you.

We will do our utmost to ensure that your application is processed as swiftly as possible, however, we cannot be held liable for any loss, financial or otherwise, other than losses resulting from our own negligence, as a result of a delay in the processing of your application.

We will:

- Provide you with clear information about the service we offer, including fees and/or charges.
- Encourage you to ask if there's something you don't understand.
- Give you access to a formal complaints procedure should you become unhappy with our service.

How you can help us:

- Tell us as much as possible about your income and outgoings, to enable us to properly assess your application.
- Let us know about any changes that might affect your ability to repay your mortgage.
- Let us know if there is any aspect of our service that you don't understand.
- Tell us if you think there are ways we can improve our service.