



Treating Customers Fairly (TCF) Policy

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

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

Our commitment

We will:

1. provide you with clear information about the products we offer, including arrangement fees, interest costs and any other relevant transaction costs
2. ascertain your company needs and circumstances before making a provisional funding offer
3. only make a provisional offer that we consider suitable for your company and that is affordable for the business
4. not make a provisional funding offer where you do not meet our criteria
5. encourage you to ask if there's something you don't understand
6. give you access to a formal complaints procedure should you become unhappy with our service

You can help us provide the most appropriate advice by

- providing us with the business information we request so that we can properly assess your suitability for the funding being considered
- let us know about changes that might affect the ability of your company to service the repayment requirements
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service