

Consumer Duty Policy

Consumer Duty applies to all firms in the distribution chain for products and services sold to retail customers. It does not apply to transactions such as BTL (buy-to-let) mortgages, commercial mortgages, business bridging loans and business lending, all of which are unregulated credit-related activities.

Blueray Capital does not work directly with retail customers but is committed to offering its customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority Consumer Duty so that we

- Act in good faith towards customers.
- Avoid foreseeable harm to customers.
- Enable and support customers to pursue their financial objectives.

We recognise that both we and our customers have everything to gain if we look after your best interests and implement the four elements of Consumer Duty:

1. **Products and services:** Designed to meet the needs, characteristics and objectives of customers.
2. **Price and value:** Products and services provide fair value with a reasonable relationship between the price customers pay and the benefit received.
3. **Consumer understanding:** Communicate in a way that supports customer understanding and equips them to make effective, timely & informed decisions.
4. **Consumer support:** Provide support that meets customer needs throughout the life of the product or service.

We will ensure that:

- Information provided to customers is accurate and reflects the service offered.
- Fees we may receive from the lender, or from the customer, are clearly identified and provide fair value.
- Customers are provided with prominent, sufficient and timely information about the nature of the services provided.
- We have sufficient training, knowledge and experience to respond to customer queries accurately & promptly about the operation of the product.

Customers can help us provide the most appropriate service by

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

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