

How? and how we treat you

Last Updated Friday, 05 March 2010

We prefer to meet our customers face to face at our office where we have the technology to source the right product for you. If this is not convenient we can arrange home visits or conduct business via the telephone, web, post or a mixture. We are now successfully using Skype as a contact medium and this is going really well. The most important thing to you our customer is getting the right mortgage. How do you know? Well we have been trading since 1991 and are Directly Authorised by The Financial Services Authority which means we have no ties to any Lender or company that could control what we do or offer. We use the latest computer software to ensure that we can look at the whole of the market and use our experience to offer the mortgage that suits you best.

TCF - Treating Customers Fairly

Treating Customers Fairly Treating Customers Fairly is a core principle of our company and the way we conduct our business. We are constantly striving to improve our service and develop new and innovative ways to communicate our services and new product information to you.

Central to our Treating Customers Fairly ethos is our commitment to providing clear and concise information, free of "jargon" and written in plain English.

These are the key factors which determine our policy of Treating Customers Fairly:

- 1: You can be confident that you are dealing with a firm which holds the fair treatment of our customers as central to our corporate culture.

- 2: Products and services marketed and sold in the retail market are designed to meet the individual needs of our customers.

- 3: Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

- 4: Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.

- 5: Customers are provided with products that perform as we have led you to expect, and that the associated service is of an acceptable standard, and is as you have been led to expect.

- 6: Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.

- 7: We will ensure that any complaints or grievances are handled in a sympathetic, positive and professional manner.

FEEDBACKYour feedback is important to us. We want to know whether your experience of us lives up to your expectations.

If you have any feedback, good or bad, let us know, because your views are vital to helping us improve our service to you in the future.

To send us your feedback, please click on the 'contact us' button and send us your thoughts