

TCF Customer Statement

Committed to treating our customer 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 dealing with you.

Our commitment to you

We will:

- provide you with clear information about the products and services we offer, including fees and charges
- ascertain your individual needs, preferences and circumstances before recommending products that we consider suitable for you and that you can afford
- 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
- act fairly, reasonably and responsibly in all our dealings with you
- make sure that all services and products meet all the relevant laws and regulations, including the Consumer Credit Act 1974 and all regulations made under it
- not discriminate against you because of your race, sex, disability, ethnic background or sexuality
- act honestly and try to make sure that credit brokers, and all other suppliers of goods and services we do business with do the same
- not pressurise you to enter into any agreement with us and try to make sure that credit brokers, and all other suppliers of goods and services we do business with, do not pressurise you
- co-operate with regulators (such as the Office of Fair Trading (OFT) or the Financial Services Authority (FSA)) and organisations that handle complaints (such as FLA or the Financial Ombudsman Service)
- consider cases of financial difficulty sympathetically and positively
- follow any guidance notes that the FLA issues, where relevant to the products and services we offer
- treat all your personal information as private and confidential, and run secure and reliable systems
- train our staff to make sure that the procedures they follow reflect the commitments set out in the FLA Code (please see www.lendingcode.org.uk for the full Code).

How you can help us

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about your circumstances, to enable us to properly assess how much you can afford
- let us know about changes that might affect your ability to repay your commitment
- 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