



Our Mortgage and Insurance Customer Care Charter

Total commitment to you – our customer – that we that will always put you first.

We are committed to offering you the most suitable mortgage and insurance advice and the best service. We always look to deliver advice that is in tune with your requirements, and that has your best financial interests at the heart of it.

We seek to build long-term relationships with you, based on our core principles of Integrity, Expertise and Value. This customer charter is our commitment to you.

We will:

- Act in your best interest
- Provide you with clear information about the products and service we offer, including fees and charges
- Ascertain your financial circumstances, needs, and preferences before making a mortgage or insurance recommendation
- Only recommend a suitable course of action that you can afford
- Explain the risks and impact of the advice we give you in a way you will understand
- Encourage you to ask if there is something you do not understand
- Explain the service that we provide, the true cost, benefits & consequence of any product or service you buy from us.

To achieve this we will:

- Ask a number of questions that will enable us to fully understand your circumstances, needs & budget
- Treat your personal information in the strictest confidence
- Strive to make strong relationships with product & service providers to ensure they mirror our commitment to you
- Always explain paperwork to you in a way you understand & support our advice with timely, easy to comprehend documentation
- Always give you the suitable advice – even if it means losing your business to a competitor
- All of our staff will be professional & courteous to you even if they are not directly involved in your business

To help us give you the most appropriate mortgage and insurance advice, we ask you to:

- Be honest about your personal and financial circumstances, needs, preferences and objectives
- Keep us informed of any change in your financial circumstances
- Inform us before you act on our advice if you do not understand the risks and potential impact on your future finances
- Always let us know if you don't understand our recommendations
- Tell us how we can improve our customer service

WEST END FINANCIAL

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