

Our commitments and what we ask of you

We have a responsibility to act fairly and as part of this we have committed to follow the Standards of Lending Practice. This note sets out some of our key responsibilities and what we ask of you, to ensure that the relationship works well for both of us.

Our commitments to you

- We will treat you fairly and reasonably at all times and make sure that you are provided with a high level of service.
- We will provide you with information about our processes and services and how they work, in a clear and understandable way, so that we can agree on a solution that's best for you and your needs.
- We will seek to understand your overall circumstances, to identify options that you can afford and where appropriate, provide a reference to free debt advice.
- If you tell us about any inaccuracies, for example around the personal information we hold about you, we will act quickly to put it right.
- We will always aim to help if you are having difficulties meeting your agreed repayment plan.
- If we ask a third-party organisation to collect your debt on our behalf, we will provide you with their details and ensure they continue to deal with you fairly and reasonably.

What we ask of you

- Please contact us even if you are unable to make any payments at present. We may be able to provide access to additional help and guidance.
- Think carefully about how much you can afford to repay to help clear your debt in a sustainable and manageable way.
- To be open in your dealings with us and to promptly respond to requests for information we may need to be able to assist you.
- Carefully check any information received in relation to your account to make sure this is accurate. If something isn't right, please get in touch with us.

Please let us know if

- your circumstances change, particularly if what's happened is likely to cause you difficulties in managing your account or financial problems;
- you think that you won't be able to keep up with your repayments please get in touch. The sooner you do this, the more likely it is we'll be able to find a way to help you;
- any of your contact details change, so we can keep our records up to date.

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