

## **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 providing information which may be suitable for you and that you can afford
- Be there to provide you with information and further clarification on anything you do not understand in relation to our products and services
- 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 Financial Conduct Authority) and organisations that handle complaints (such as FCA or the Financial Ombudsman Service)
- Consider cases of financial difficulty sympathetically and positively
- 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 FCA Code (please see [www.fca.org.uk/consumer-information/lending-code/](http://www.fca.org.uk/consumer-information/lending-code/) for the full Code)

### **How you can help us**

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

- Tell us as much possible about your circumstances, so that we may provide suitable information, taking into account your personal and financial circumstances
- Let us know of any post-sale changes in your circumstances that may affect your ability to repay your commitment
- Let know if there is any aspect of our service, product, or terms and conditions that is unclear to you
- Provide us feedback if you believe there are ways we can improve our services