

Our commitments and what we ask

As a lender, 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.

- We will lend responsibly and aim to provide a product that is affordable for you.
- We will provide you with information about our products and services and how they work, in a clear and understandable way, so that you can decide what's best for you and your needs.
- We will provide clear, upfront information on the application process including the documents required to support an application.
- If we are unable to approve your application, we will explain why.
- We will set out any requirements/conditions we may have to support any borrowing in a clear, understandable way.
- We will let you know what happens when any borrowing has been repaid or is no longer required.
- We will always aim to help you if we see, or you tell us, that you anticipate or are having trouble financially. We will seek to understand your overall circumstances, try and identify options that you can afford and where appropriate, provide a reference to free debt advice.

What we ask of you

- We ask you to think carefully about whether you can afford to repay the money you want to borrow and to be open in your dealings with us.
- To make sure that you understand the terms and conditions associated with your product.
- Take care of any cards, PINs, online log-in details and other security information to help prevent fraud and help us to protect your accounts.
- Tell us as soon as possible if your card has been lost or stolen, or if you know or suspect someone is misusing your confidential information e.g. your PIN or online log-in details.
- Carefully check your account statements to make sure they are accurate. If anything isn't right, please get in touch with us.

Please let us know if

- Your contact details change, so we can keep our records up to date.
- 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.
The sooner you do this, the more likely it is we'll be able to find a way to help you.

We also encourage you to refer to the Conditions associated with your Current Account or personal loan.