



Security

If we require you to pledge security as a condition of the loan, we will specify the condition in our offer letter.

Interest rates

You can find out about our interest rates by telephone, via the internet or speaking with a loan fund manager.

Financial difficulties and how we can help

We will be sympathetic and positive when we consider any financial difficulties you may have.

Our process will be as follows:

1. Establish contact with you to discuss the matter.
2. Advise and help you to find a suitable course of action to resolve the matter.
3. In certain situations we may have to pass on your debt to a debt collection agency. You will be given 14 days notice in writing of such a course of action.

What we ask from our customers

- We have the right to work in a safe environment and we will not tolerate verbal or physical abuse of any kind. In the event of such an incident, you will be asked to leave the premises immediately.
- We ask that you arrive in good time for any meeting. If you are aware at any time that you will be unable to attend at the agreed time, please telephone your business loans manager to reduce any disruption to other customers' appointments.
- When visiting our offices, you are asked to follow our Health and Safety Policy. Smoking is not permitted anywhere within the building. In the event of an incident, please follow the instructions of our member of staff.

Complaints

We are committed to providing a high level of service and we recognise that there may be times when we will not meet the standards we wish to maintain.

When informing us of your complaint in the first instance, we ask that you discuss the matter with your business loans manager to see if the matter can be resolved promptly, to your satisfaction.

If you are unable to resolve the matter at this time, then please ask the business loans manager to inform you of our complaints procedure.