



TCF customer statement
CRADON MORTGAGES
Committed to treating our customers fairly

We are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative '**Treating Customers Fairly**'.

We will look after your best interests and treat you fairly in all aspects of our dealings with you.

Our commitment to you

We will:

- Provide clear information about the products and service we offer, including our fees and charges
- Ask about your circumstance, needs & preferences prior to recommending a mortgage
- Only recommend a mortgage that we consider suitable for you from our available options and that you can afford
- Not recommend a mortgage if we cannot find one that we consider suitable
- Encourage you to ask us for further explanation if you do not understand something
- We will keep you updated throughout your mortgage process
- We will review your mortgage each year after completion and contact you prior to expiry of your mortgage product to discuss your options
- If you are unhappy with our service you will have access to our formal complaints procedure.

How you can help us

For us to give the most appropriate advice, we ask you to:

- Tell us about your income and outgoings, this enables us to properly assess how much you can afford
- Tell us about changes that might affect your ability to repay a mortgage
- Tell us now if there is any aspect of our service or product that you don't understand
- Tell us if you think there are ways we can improve our service.