

# The Mortgage Brain

Your mortgage made simple

## Committed to Treating our Customers Fairly

At The Mortgage Brain, 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 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 dealings with you.

### Our commitment to you

We will:

- Provide you with clear information about the products and service we offer, including fees and charges
- Ascertain your individual needs, preferences and circumstances before recommending a mortgage or insurance product
- Only recommend a mortgage or appropriate insurance product that we consider suitable for you and that you can afford - and always the most suitable from the available options
- Not recommend a mortgage or an insurance product if we can't find one we consider suitable
- Encourage you to ask if there's something you don't understand
- Give you access to a formal complaints procedure should you become unhappy with our service

### How you can help us

- To help us give you the most appropriate advice, we will ask you to:
- Tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford
- Disclose all facts material to the insurance to enable us to properly assess your needs
- Let us know about changes that might affect your ability to repay a mortgage or may affect the policy
- Let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- Tell us if you think there are ways we can improve our service

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