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## **TCF customer statement**

**Grovelawn**  
**FSA No: 509514**  
**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;
- 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.