

CUSTOMER CHARTER

Thank you for choosing us to help and satisfy your mortgage and/or general insurance requirements. In all our dealings with you we will be courteous, helpful and sympathetic. We will treat you in a fair and even-handed manner.

- We will find the most suitable mortgage/general insurance product for you based upon your requirements and financial circumstances. We will not recommend a mortgage/general insurance product which you cannot afford.
- At the outset we will fully explain the scope and costs of our service in plain and clear English. Where we are unable to advise you on an insurance product we may with your permission refer you to a specialist firm.
- We will not try to sell you any product which you do not need nor want.
- We will explain the terms of every product that we recommend to you and why we have recommended it. We want you to understand exactly what the product is, what it will do for you, how much it will cost you, the benefits of taking the product and the consequences of not taking the product.
- We will not pressure you into agreeing to any recommendation if you do not want to, but we will record our recommendation and your reasons for rejecting it.
- We will attempt to meet your expectations in terms of processing times but we are reliant on lenders/insurers and their agents for whom we cannot take responsibility, and on you to provide timely responses to any enquiry we may make of you.
- If you are unhappy about any aspect of the service we offer to you, please let us know immediately. We will do our best to rectify matters quickly.
- We will keep you regularly informed about the progress of your mortgage/general insurance application.
- We will answer all your queries within 24 hours or in the same time scale advise you when to expect an answer.
- If we recommend a product to you and a more suitable product comes to market before you complete your mortgage or the purchase of a general insurance product, and we become aware of it we will let you know.

IF WE DO NOT FOLLOW THIS CHARTER TO YOUR COMPLETE SATISFACTION WE INVITE YOU TO ADVISE OUR NETWORK PRINCIPAL ON 01832 281120 OR E-MAIL compliance@ghlgroup.co.uk

Genesis Home Loans PLC trading as GHL Group is authorised and regulated by the Financial Services Authority (FRN 305920)

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE