

## **OUR MORTGAGE SERVICE COMMITTED TO TREATING CUSTOMERS FAIRLY**

At Ipswich Building Society we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Conduct 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**

- You can be confident that you are dealing with a firm where the fair treatment of customers is central to our culture
- Our products and services are designed to meet the needs of our customers
- Customers are provided with clear information on products that perform as we have led you to expect, and that our service is of an acceptable standard that you have been led to expect by us
- We will provide you with clear information about the products and service we offer, including fees and charges and will keep you updated during and after the point of sale.
- Where we provide a mortgage advice service we will ascertain your individual needs, preferences and circumstances to assist you with choosing your mortgage
- Where an advice service is provided our mortgage consultants will only recommend a mortgage that we consider suitable for you and that you can afford and always the most suitable from the available options. We will not recommend a mortgage if we can't find one we consider suitable
- We will 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 service, 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
- Let us know about any foreseeable changes that might affect your ability to repay a mortgage
- 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

Thank you for choosing Ipswich Building Society.

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

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