

Our customer promise



Our conduct	Our service	Our advice	Our products & communications	Our pricing
<p>Market leader in the way we conduct ourselves</p>	<p>Deliver a service experience that delights our partners and customers</p>	<p>Demonstrate expertise through the support that we provide</p>	<p>Provide propositions that meet our partners' and customers' needs and communications that are clear and easy to understand</p>	<p>Charge a fair price, generating profits for good causes</p>
<ul style="list-style-type: none"> We are open, honest, proactive and transparent in all of our dealings with our partners and customers. We are positively rewarded for demonstrating good conduct behaviours. We strive to encourage the use of good practice at every opportunity to safeguard and protect our partners' and customers' interests. 	<ul style="list-style-type: none"> We take pride in delivering excellent service that meets the needs of our partners and intervene personally where we can see that we can make a difference. We deliver on our promises and look for ways to exceed expectations. We investigate any complaints and concerns that are expressed by our partners and customers quickly, sensitively and fairly and take action to avoid similar issues arising in the future. 	<ul style="list-style-type: none"> The support that we provide to our partners is appropriate and impacts positively on their business. We ensure that our staff are trained and regularly assessed to ensure that they maintain the level of competence that is required to provide first class support. We strive to be thought leaders in the niche areas in which we operate enabling us to protect the interests of our partners and customers. 	<ul style="list-style-type: none"> We frequently review our products and services to ensure that they are market leading and reflect the requirements of our partners and customers. Our communications use simple language that is easy to understand. We are accessible to our partners and customers who may wish to discuss their specific requirements. We maintain open and honest communications with our partners regarding their arrangements with us. 	<ul style="list-style-type: none"> We do not aim to deliver excessive profits and all surplus profit goes to good causes. Our charges are fair, transparent and reflects the value we provide for partners and customers. We will not support pricing strategies for our partners that are not in the best interests of their customers.