

## **M & M Mortgage Solutions Limited**

### **Treating Customer Fairly (TCF) Statement**

M & M Mortgage Solutions Limited is authorised and regulated by the Financial Services Authority number 588631. We are committed to offering our clients 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: -

- Clearly explain and provide you with our Key Facts about our services we offer, products, and our fees and charges
- Clearly explain and provide you with our Terms of Business
- Ask about your circumstance, needs & preferences prior to recommending a mortgage/investment
- Only recommend a mortgage/investment product that we consider suitable for you from our available options and that is affordable to you
- Not recommend a mortgage/investment product 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.