

TCF Customer Statement

Committed to treating our customers fairly

YesGrowth is 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 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

YesGrowth will:

- provide you with clear information about the products we offer, including arrangement fees and interest costs
- ascertain your company needs and circumstances before making a provisional loan offer
- only make a provisional loan offer that we consider suitable for your company and that is affordable for the business
- not make a provisional loan offer where you do not meet our lending criteria
- encourage you to ask if there's something you don't understand
- 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 advice, we will ask you to:

- provide us with the business information we request so that we can properly assess how much your business can afford
- let us know about changes that might affect the ability of your company to repay a loan
- 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 considering YesGrowth.