



Treating Customers Fairly (TCF)

At James Murray Financial Services Ltd, we are truly committed in offering our customers the greatest levels of service and ensuring satisfaction with all undertakings. In doing so, we are pleased to support the Financial Conduct Authority initiative '**Treating Customers Fairly**'.

Our promise to our customers

We will:

- Provide you with clear information about the service we offer, including any fees or charges.
- Continually aim to understand your business needs, preferences and circumstances in order for us to narrow down the selection of options that may be available to you.
- Source the most appropriate lender that we consider suitable for your business, and that you can afford (based on the information provided and is available to us).
- We will tell you if we cannot find an option we consider suitable.
- Aim to keep you fully informed in a clear and fair manner that is unambiguous and not misleading.
- Encourage you to ask questions, if there's something that you do not understand.
- Work hard to ensure that service and risk information remains clear and prominent at all times.
- Provide you with details of our formal complaints procedure should you be dissatisfied with our service.

How you can assist us

To help us give you the service that you require, we will ask you to:

- Tell us as much as possible about your circumstances, including income and expenditure, to enable us to properly assess the most suitable products and course of action.
- Let us know about known future changes to your circumstances that might affect your ability to make repayments of your credit agreement.
- Let us know if there is any aspect of our service, or of a product/finance solution we have reviewed that you don't understand or would like further information on.
- Tell us if you think there are ways we can improve our service.

For feedback, please forward your comments to: james@jamesmurrayfinance.co.uk

Or write to us at: James Murray Finance, Willoughby House 2 Broad Street, Stamford PE9 1PB