CUSTOMER SERVICE CHARTER

- We conduct our business with integrity.

We pride ourselves on building and maintaining long-term relationships with our customers. It takes time to build trust with them and we do this by being open and honest at all times.

- We conduct our business with due skill, care and diligence.

We speak to our customers to understand their needs and help them make informed decisions when choosing our products and services. We are clear in explanation of risks and transparent on our charges and fees.

- We have the interest of our customers at the heart of our business and treat them fairly.

When things go wrong, we investigate customer complaints thoroughly and communicate the outcome to them promptly. If we have made a mistake, we will not hesitate to apologize and offer appropriate redress.

- We provide customers with the appropriate information, communicating in a clear and fair way, to help them make their banking decisions.

We communicate with our customers in simple clear language, cutting out jargon in our terms of doing business.

- We take care with the advice we provide to our customers; ensuring it is fit for purpose and customers may rely on it to make their decision.

We value our customers' feedback so that we may improve our products and services. Customers can discuss their banking requirements, obtain further information on products and services, in writing, or if they choose to, in person at our branch.

- We arrange adequate protection for our customers' information.

Data, including our customers' data, is a valuable asset to our business. We understand the importance of confidentiality and information security. Our Data Privacy Policy discloses why we collect customer data and how we protect it.