

We are passionate about being fair, friendly, and helpful.

Building trust is vital. We have a strong set of values that we aim to live every day.

Our Customer Charter explains our aspirations for what you can expect from us.

Our Values	What you can expect from us	What it means for you
 <p>Customer Focused – We listen to your needs</p>	<ul style="list-style-type: none">• The products and services we have designed for you will meet your needs, characteristics, and objectives.• Our products and services will represent fair value.• You will be able to access and use our products and services throughout the product lifecycle (from start to finish) regardless of any vulnerabilities.	<p>We seek out opportunities to understand and meet your needs, aiming to exceed expectations by listening and building our relationship.</p>
 <p>Ownership – Keeping our promises to you</p>	<ul style="list-style-type: none">• You will have access to clear and timely information to make informed decisions.	<p>We will keep you informed and be open and honest with you. If we say we will do it, we will and if it can't be done, we will say so.</p>
 <p>Performance Driven – Striving to be the best for you</p>	<ul style="list-style-type: none">• We will work with our suppliers and design our products and services to deliver good outcomes.	<p>We measure our performance and implement improvements as we identify them.</p>
 <p>Teamwork – With you all the way</p>	<ul style="list-style-type: none">• We will enable you to access, manage, close, and switch products and services through a range of channels.	<p>We work as a team to make it easy for you to do business with us.</p>
 <p>Risk Aware – Keeping you safe</p>	<ul style="list-style-type: none">• We will distribute the products and services designed for you through appropriate digital channels and other ways.	<p>We take care to keep your data safe and use it responsibly.</p>
 <p>Future Orientated – Your future in mind</p>	<ul style="list-style-type: none">• We will foster, promote, and measure a culture that puts customers first.	<p>We listen, adapt, and keep our innovations clear and simple and so we can meet your needs.</p>