

# 1<sup>st</sup> Loan Customer Communications Policy



## Policy purpose

1<sup>st</sup> Loan aims to ensure that clients are the overall focus of the services we provide, as such effective communication is vital.

This policy has been developed to detail 1<sup>st</sup> Loan's commitment in ensuring that we are consistent in delivering the highest quality, customer focused service via exceptional communication mechanisms.

## Policy scope

This policy is concerned with customer communication in all areas of 1<sup>st</sup> Loan's business, including telephony, written correspondence, web site information, and 1<sup>st</sup> loan publications (i.e. Policies).

## Policy objectives

1<sup>st</sup> Loan recognises that the following objectives are integral to the understanding and provision of effective customer communication:

1. Develop a genuine approach to the cooperation and partnership of customer
2. Develop a thorough understanding of our customers and their needs by providing opportunities for customers to inform us of their needs
3. Utilise effective communication with customers to maintain continual service improvements
4. Enable customer communication in the most accessible way possible via a variety of communication channels
5. Ensure customer communication is consistent, fair, clear and accurate, and not misleading, at all times via all communication methods
6. Recognise customer individuality and diversity
7. Comply with accessibility and usability principles
8. Conducting regular reviews of the effectiveness of the 1<sup>st</sup> Loan customer communications policy

## **1st Loan customers**

1st Loan customers comprise of a large demographic as our website and the products we market are available to any person within the United Kingdom. Whilst 1st Loan recognises that within this customer group there may be specific needs and characteristics, our approach to service provision is that all services are intended, and inclusive, for all users.

## **Communicating with our customers**

In the effort to ensure customer communication is of the highest quality, 1st Loan aims to:

- Treat all customers with courtesy, patience, sensitivity and attentiveness.
- Recognise the individual needs of each client
- Provide information that is consistent, clear, fair and not misleading; avoiding jargon and technical terminology where possible.
- Ensure sensitivity to any language or communication difficulties experienced by a customer when providing information.
- Take every possible step to ensure any information given is understood.
- Maintain acceptable language styles and format regardless of the communication channel used (e.g. ensure language formality doesn't reduce when using e-mail).
- Respond to any communication request at the next available opportunity with the aim of preventing the client from having to request contact for a second time.
- Answer a customer's call in the first instance where possible.
- Prevent from placing a customer on hold unless necessary and ensure minimum length of hold time.

## **Customer feedback**

1st Loan believes it is important to obtain feedback from customers to ensure we are communicating in the most effective and desired way.

We provide the opportunity for client feedback through a form on our website ([www.1st-loan.co.uk/feedback](http://www.1st-loan.co.uk/feedback)), by email ([info@1st-loan.co.uk](mailto:info@1st-loan.co.uk)) or telephone (0161 763 4783) and any feedback obtained is recorded and used for future service improvements.

## Important Notes

1<sup>st</sup> Loan do not initiate contact with customers directly

All enquiries received through our website are forwarded to FCA regulated brokers as follows:

**Secured Loan enquiries** are forwarded to Smart Money. Smart Money Ltd is authorised and regulated by the Financial Conduct Authority. Firm registration number 688185. Registered Office: Regency House, 45–51 Chorley New Road, Bolton, Lancashire, BL1 4QR. Licenced by the Information Commissioners Office, (registration number Z1996174)

**Vehicle Loan enquiries** are forwarded to Zuto Loans. Zuto Limited is authorised and regulated by the Financial Conduct Authority, registration number 452589. Zuto Limited address: Winterton House, Winterton Way, Macclesfield, SK11 0LP. Licenced by the Information Commissioners Office, (registration number Z9481655)

**Homeowner unsecured loan enquiries** are automatically forwarded to Norton Broker services which is a trading style of Norton Finance and mortgages Limited, company registration number: 5995692. Norton Finance and Mortgages Limited is a credit broker which is authorised and regulated by the Financial Conduct Authority under Firm reference number 589554. Registered Office: Norton Broker Services, Norton House, Mansfield Road, Rotherham, South Yorkshire S60 2DR. Licenced by the Information Commissioners Office, (registration number Z5543013)

**All other unsecured loans** are automatically forwarded to Monevo Limited which is an Appointed Representative of Quint Group Limited, and is entered on the Financial Services Register under reference number: 723672. Quint Group Limited is authorised and regulated by the Financial Conduct Authority and is entered on the Financial Services Register under reference number: 669450. Limited company registration number: 06511345, Registered Office; Oxford House, Oxford Road, Macclesfield, Cheshire, England, SK11 8HS. Licenced by the Information Commissioners Office, (registration number Z1498441).

Other than the four firms listed above, we do not share customer contact, account or business information with third parties. Any unsolicited communications from other than one of the above firms should be immediately reported to 1<sup>st</sup> Loan. E-mail communications from 1<sup>st</sup> Loan can readily be identified as coming from 1<sup>st</sup>-loan.co.uk

Any other e-mail source should be treated with suspicion. If you have any questions regarding this policy or believe you have received any such communication, please contact us. Any other e-mail source should be treated with suspicion.

This Policy document was last updated: 11<sup>th</sup> March 2017