

CUSTOMER SUPPORT BROCHURE

**HOW WE CAN HELP YOU TO GET
THE MOST OUT OF OUR SERVICE**

WELCOME TO POSITIVE LENDING

**FOUNDED IN 2008, WE ARE A PROFESSIONAL MORTGAGE
PACKAGER AND BROKER BASED IN RINGWOOD, HAMPSHIRE.**

We are directly authorised by the Financial Conduct Authority and have won more than 25 industry awards in specialist finance.

Every year we arrange thousands of specialist loans for our customers, either directly or via 9000 mortgage brokers who recommend our services, so rest assured that you are in safe hands.

We have an unrivaled and extensive panel of lenders giving us the power to search the whole of the market and help you find the perfect solution for your financial needs.

We have an exceptional team, all of whom are dedicated to supporting you in making your property dreams a reality.



WHAT IS THIS BROCHURE FOR?

This brochure explains how we support our customers, including those who may need additional help at different points in their lives. It is designed to help you understand the care, flexibility, and support you can expect when working with Positive Lending.

It does not replace personalised advice, a recommendation, or any formal documentation we provide as part of your mortgage application. Your adviser will always explain your individual options and next steps clearly before you make any decisions.

If you need information in a different format or require additional support to understand any part of our service, please let us know, and we will do our best to accommodate your needs.



HOW CAN WE HELP?

At Positive Lending, we understand that financial needs vary greatly from person to person, and sometimes life throws unexpected challenges our way. Whether you're navigating through a major life event or simply seeking clarity in your financial journey, we are here to provide unwavering support and guidance every step of the way.

Our commitment to you goes beyond just arranging loans; it's about forging genuine connections and ensuring that you feel heard, understood, and empowered throughout the process. We recognise that each client is unique, with their own set of circumstances, aspirations, and concerns. That's why we take the time to listen attentively, without making assumptions, so we can tailor our services to meet your specific needs.

In today's world, where the impact of events like the Covid-19 pandemic can leave individuals feeling more vulnerable, our dedication to treating customers with care and respect has never been more crucial. We believe that every interaction is an opportunity to make a positive difference, especially during challenging times.

Through our customer support brochure, we aim to not only outline our approach to serving you but also to reassure you that we are committed to upholding the highest standards of fairness, transparency, and integrity. From understanding the unique needs of our diverse clientele to continuously improving our practices, we strive to ensure that every customer, regardless of their circumstances, receives the support and attention they deserve.

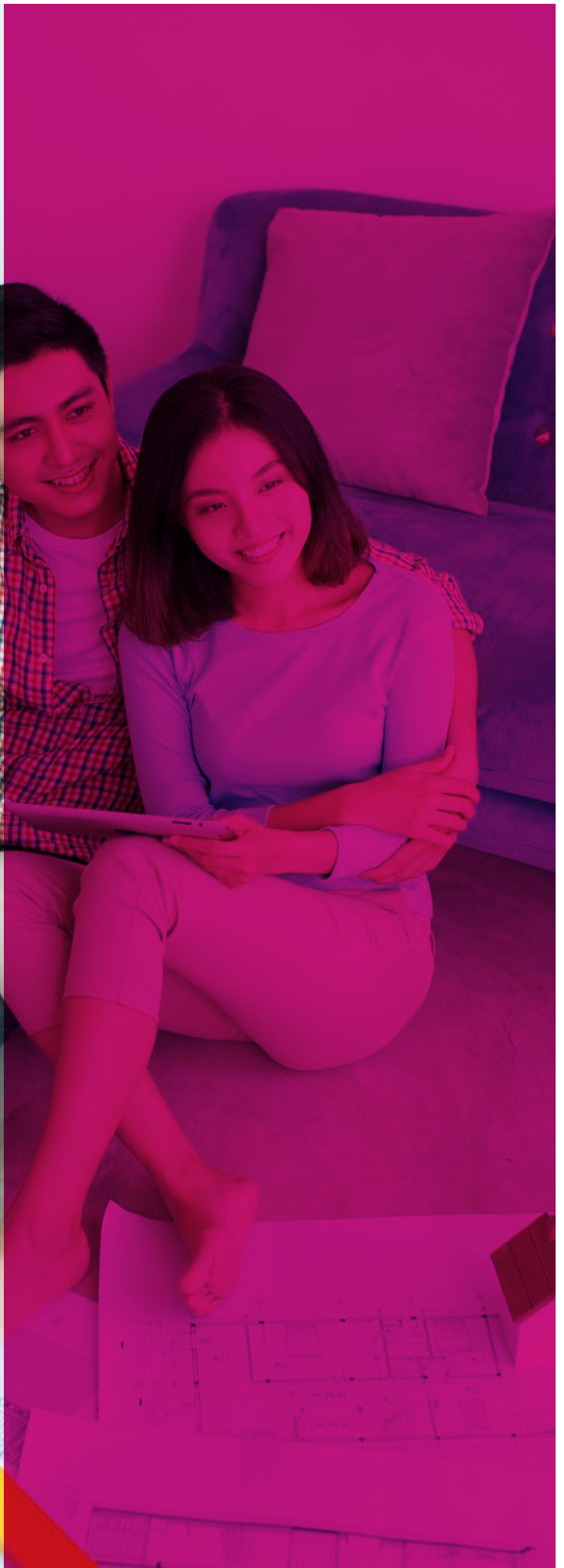
**WE'RE NOT JUST IN THE BUSINESS OF ARRANGING LOANS;
WE'RE IN THE BUSINESS OF HELPING YOU REALISE
YOUR PROPERTY DREAMS AND FACE THE FUTURE WITH
CONFIDENCE AND OPTIMISM.**

UNDERSTANDING VULNERABILITY AND EMBRACING INDIVIDUALITY

The word 'vulnerable' can sometimes have negative feelings. It's a word that resonates with the challenges we all encounter at different points in our lives - be it brief moments or enduring situations. Illness can strike unexpectedly, and as we age, changes in sight or hearing may affect how we process vital information. Even happy occasions, like a birth, can momentarily shift our focus and leave us exposed to potential risks. Similarly, communicating in a language other than English can cause potential misunderstandings.

Acknowledging feelings of vulnerability is a natural part of being human, and there's no need for embarrassment in doing so. What's crucial is that we understand how you're feeling and how you prefer to receive advice. You should feel empowered to express your preferences, and if you require additional support in making decisions, it should be readily available.

We value and celebrate the uniqueness of each client. Our advisers are committed to adapting to your specific needs every single day. We believe in providing tailored solutions and ensuring that you fully understand the options available to you. Your comfort and understanding are paramount to us, and we're dedicated to delivering advice and support in a way that best suits your circumstances.



NAVIGATING LIFE'S COMPLEXITIES

LIFE IS A JOURNEY FILLED WITH UNEXPECTED TWISTS AND TURNS, AND MANAGING YOUR FINANCES AMIDST VARIOUS CHALLENGES CAN BE DAUNTING. HERE ARE SOME OF THE SCENARIOS THAT MAY CREATE HURDLES ALONG THE WAY.

HEALTH AND WELLBEING

When health issues arise, whether they're physical or mental, they can disrupt your ability to stay on top of your finances. Coping with illness, whether it's a temporary setback or a long-term condition, can pose significant challenges.

Additionally, impairments to sight or hearing can add further complexity to financial management.

BUILDING RESILIENCE

Life often throws us curveballs, testing our resilience in the face of adversity. Whether you're grappling with stressful life events or navigating through financial hardships, maintaining stability and making sound financial decisions can become

more challenging. It's essential to recognise that everyone copes differently, and seeking support during tough times is not a sign of weakness but a testament to your strength.

NAVIGATING FINANCIAL TERRAIN

Each of us brings unique strengths and experiences to the table, but not everyone feels confident in financial matters. You may find yourself lacking in financial knowledge or feeling intimidated by numbers. Moreover, cognitive or learning challenges, as well as discomfort with technology, can further complicate financial management.

EMBRACING LIFE'S CHANGES

Life is dynamic, and with it comes a myriad of experiences, both joyful and challenging. Whether you're celebrating milestones like marriage or grappling with the complexities of divorce, welcoming a new addition to the family or coping with loss, navigating career transitions or facing unexpected job loss



– each of these life events shapes your financial needs and priorities in distinct ways.

We understand that life's journey is filled with ups and downs. That's why we're here to offer tailored support and guidance to help you navigate through the complexities with confidence and peace of mind. If any of this applies to you, please tell us so we can support you properly.

WHETHER YOU'RE FACING HEALTH CHALLENGES, COPING WITH LIFE'S UNCERTAINTIES, OR SEEKING CLARITY AMIDST CHANGE, WE'RE DEDICATED TO BEING YOUR PARTNER EVERY STEP OF THE WAY.

LET'S TALK

When we first discuss your financial plans, we encourage you to open up about your personal experiences, concerns, and goals. Even if you think your concerns may seem unimportant, every detail matters to us. Our role is to listen, understand your circumstances, and provide the tailored advice and guidance you need to navigate your financial journey effectively.

By gaining a good understanding of your situation, we can adjust our approach to ensure that our proposals provide you with the support and care you deserve. Importantly, once you entrust us with an understanding of your individual circumstances, we will take reasonable steps to ensure this information is recorded and reflected in our ongoing approach. If your circumstances or preferences change, please let us know so we can continue to support you appropriately.



Here are some ways we tailor our approach to accommodate your individual circumstances:

FLEXIBLE MEETING ARRANGEMENTS

We understand that time and the purpose of meetings may vary based on your needs. Whether it's spreading discussions over several shorter chats or accommodating important family events or periods of ill health, we will work with you to fit calls around your plans.

RESPECT FOR YOUR DECISION-MAKING PACE

We never rush you to make decisions. Instead, we work at your pace, ensuring you have plenty of time to consider your options thoroughly.

WELCOMING SUPPORT

You're welcome to have friends or family members join the calls, especially if they're affected by your decisions. We believe in creating a supportive environment where you

CONTINGENCY PLANNING

Life is unpredictable, and we're here to help you prepare for unexpected changes. Whether it's choosing a trusted person for us to contact in case of concerns for your wellbeing or someone who you have chosen to act on your behalf throughout the mortgage process, we want to provide you with peace of mind and assurance.

We will explain any changes in our approach clearly and check that you are comfortable before proceeding.

WHATEVER YOUR CIRCUMSTANCES, YOUR WISHES ARE IMPORTANT TO US. WE'RE COMMITTED TO RESPECTING YOUR PREFERENCES AND ADAPTING OUR APPROACH TO MEET YOUR NEEDS THROUGHOUT OUR RELATIONSHIP.

WORKING WITH YOU

At Positive Lending, partnership is more than just a word – it's the essence of who we are and how we operate. It's about working collaboratively with you, our valued clients, to ensure that your needs and aspirations remain at the forefront of our every decision and action.

For us, partnership means helping you to make informed financial decisions, understand the options available to you, and receive advice that is appropriate to your needs, circumstances, and objectives. Regardless of your circumstances, our goal is to support you in living the life you deserve.

As one of the leading and most diverse mortgage advice providers, we embrace the responsibility that comes with earning your trust. We are committed to always acting in your best interests and taking every opportunity to improve your financial well-being. Your confidence in us is important, and we promise to uphold the highest standards of integrity and professionalism as we travel this journey together.



SUPPORTING YOUR LOVED ONES' FINANCIAL WELLBEING

We understand that not everyone feels comfortable discussing personal or sensitive parts of their lives. That's why every member of our team is trained to recognise indicators that a client may need additional support due to their personal circumstances. However, we recognise that some concerns may not always be obvious.

If you feel that certain aspects of your life are impacting your ability to make good financial decisions, we encourage you to talk to your adviser, no matter how small the matter may seem. By sharing your concerns, our advisers can make the necessary changes to provide you with the support you need.

If you're acting as the trusted individual for a relative or friend seeking financial advice from Positive Lending, and you have concerns about information not being shared, please don't hesitate to reach out to us. Your insight can help ensure that your loved one receives the support and guidance they require.

We're committed to safeguarding the financial well-being of both our clients and their loved ones. Your trust is important to us, and we're dedicated to providing a supportive and confidential environment where your concerns are heard and addressed with care.

WE WILL ALWAYS EXPLAIN OUR FEES, ANY COMMISSION WE RECEIVE, AND THE OVERALL COST OF YOUR MORTGAGE CLEARLY BEFORE YOU PROCEED. IF AT ANY POINT YOU FEEL UNSURE ABOUT THE VALUE OF A PRODUCT OR SERVICE, YOU CAN ASK QUESTIONS OR CHOOSE NOT TO CONTINUE.

HOW TO CONTACT US

You can call us directly on **01202 850 830**

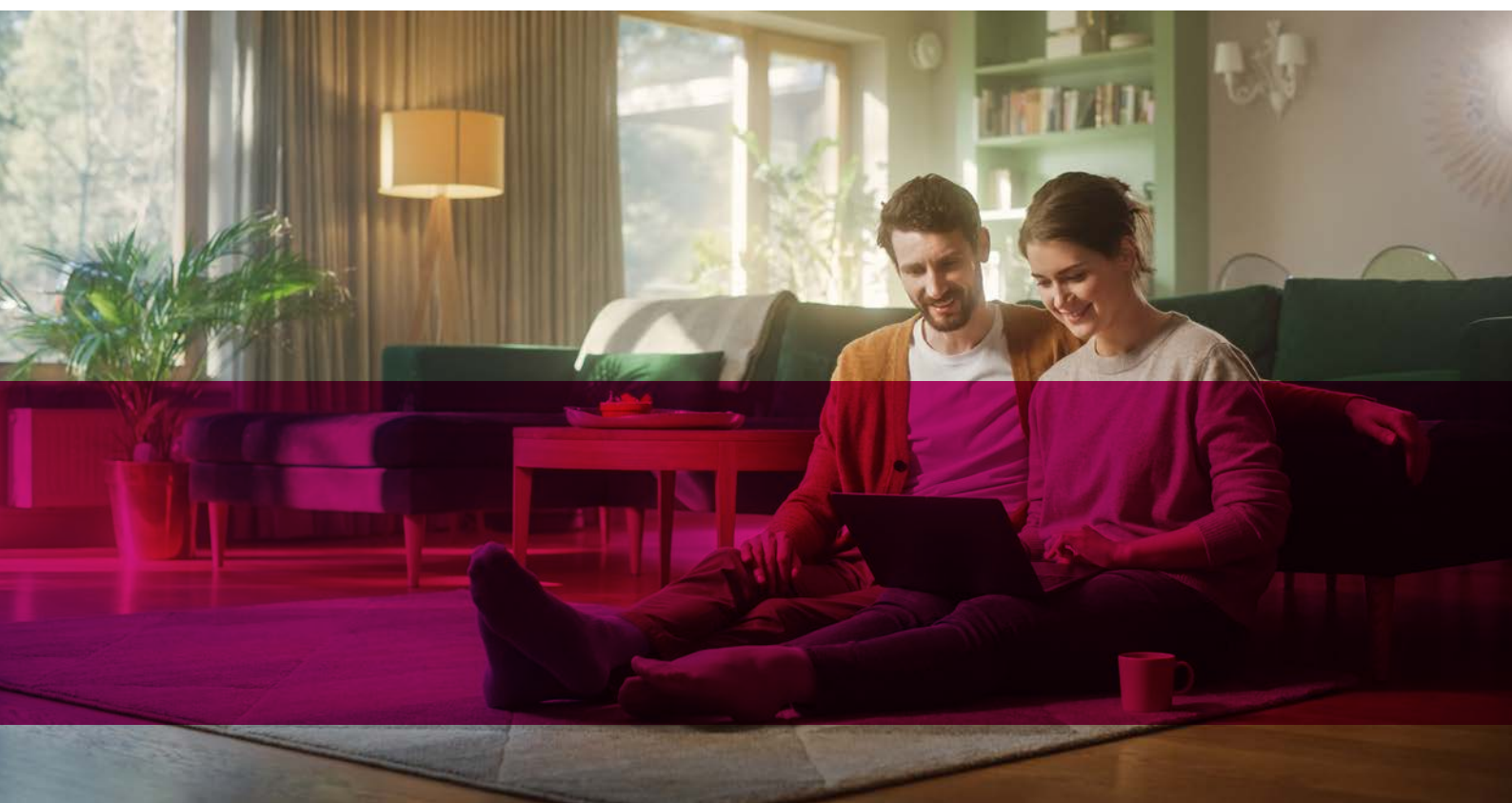
You can email us on **Sales@positivelending.co.uk**

You can visit our website by clicking this link **positivelending.co.uk**

You can email your adviser or case manager directly. They will make their contact details known to you.

Any information that you share with us is fully confidential and will only be used to ensure the best outcome for you.

If you are unhappy with any aspect of our service, you have the right to make a complaint. Full details of our complaints process are available on request or on our website.





CUSTOMER SUPPORT BROCHURE

THINK CAREFULLY BEFORE SECURING ANY DEBTS AGAINST YOUR HOME OR PROPERTY. YOUR HOME OR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

Positive Lending (UK) Limited, trading as 'Positive Lending', is Authorised and Regulated by the Financial Conduct Authority FRN 607682

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