

**Davidson Deem Ltd**  
**Committed to treating our customers fairly**

At Davidson Deem Ltd, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative '**Treating Customers Fairly**'.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

**Our commitment to you**

We will:

- provide you with clear information about the products and service we offer, including fees and charges
- ascertain your individual needs, preferences and circumstances before recommending a mortgage
- only recommend a mortgage that we consider suitable for you and that you can afford – and always the most suitable from the available options
- not recommend a mortgage if we can't find one we consider suitable
- encourage you to ask if there's something you don't understand
- give you access to a formal complaints procedure should you become unhappy with our service

**How you can help us**

To help us give you the most appropriate advice, we will ask you to:

- tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford
- let us know about changes that might affect your ability to repay a mortgage
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

Thank you for choosing Davidson Deem Ltd.