



OUTSET FINANCE
START UP AND GROW

Outset Finance: Commitment to treating our customers fairly

At Outset Finance, 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:

- Respond to you within 48 hours of you contacting us, whether via phone, email or SMS.
- Provide you with clear information about the products and services we offer, including any fees and charges. Please note that there are no fees attached to applying for a Start Up Loan via the government-backed Start Up Loan scheme, administered by The Start Up Loans Company. As a Delivery Partner of this scheme, Outset Finance will not charge you any fees related to applying for a Start Up Loan. Should you choose to pay a third party to provide you with support either pre- or post-application, you do so entirely at your own discretion and this will have no bearing on our review of your loan application.
- Make a range of pre-start support available to you to give you the best chance of success with your application, including access to our start-up support tool, Outset Online; phone, online (or if possible, face to face) consultations with our business advisors; regular email communications with tips and advice related to the application process; customer service during standard business hours; and where possible, workshops and events (locations determined subject to demand and we cannot commit to hosting these in all locations).
- Consider your individual needs, preferences and circumstances and any other information provided by you, before offering advice or recommendations.
- Thoroughly assess your loan application, including all supporting documentation before arriving at a decision regarding your loan outcome and contact you if we require any additional information or clarification regarding your loan application to ensure we can make an accurate loan assessment.
- Use best endeavours to complete an initial review of your loan application within 48 – 72 hours of receipt (via or online form, or the post). We will notify you immediately if this will not be possible in order to keep you informed about your progress. Please note, only fully completed applications are eligible for review and we will contact you within 48 hours if we identify that you are missing any documents so that you can amend your application accordingly.
- Not approve a Start Up Loan if we have reasonable cause to believe that you will not be able to make the payments. All loans will be reviewed by a second loan assessor to ensure a fair and reasonable outcome.



Part of:





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- Offer you 12-months of complementary mentoring support once you have successfully secured your loan.
- 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. Please go to www.outsetfinance.com/complaint-form/ to see a copy of our complaints policy.

How you can help us

To help us deliver you the best service, we will ask you to:

- Accurately complete our registration form when you decide you would like to work with our service to ensure we have sufficient information on file to help you determine your eligibility and next steps.
- Take care to submit a fully completed and accurate application form, including detailed business plan, cash flow forecast and all supporting documents (including any additional, non-mandatory documentation or information that supports your plans) so that we can make a full assessment of your situation.
- Understand that while we endeavour to provide sound advice based on years of professional experience, any actions you take based on advice provided is done so entirely at your own discretion and you accept all responsibility based on the outcomes.
- Be aware that like other credit commitments, failed Start Up Loan repayments can affect your credit score and formal action may be taken if you miss your loan repayments.
- Immediately contact Business Finance Solutions (BFS), our Finance Partner who has issued the funding for your loan if at any point you are concerned about your financial situation or your ability to meet your loan repayments. If you prefer, please provide us with the best contact details so that we can pass this on and ask them to contact you.
- Let us know if you are no longer interested in any aspect of our services, including applying for a loan, proceeding with your application or accessing post-loan mentoring support.
- 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.

For more information about the Financial Services Authority 'Treating Customers Fairly' initiative please visit: <http://www.fca.org.uk/firms/being-regulated/meeting-your-obligations/fair-treatment-of-customers>

Thank you for choosing Outset Finance.

