



Our lending commitments and your responsibilities

A quick guide to being a good lender and a good customer



As a lender, we have a responsibility to treat customers fairly, which is why we follow the [Standards of Lending Practice](#). These cover some of our key responsibilities, as well as some of the things that you need to do to make sure our relationship works for both of us.

Our responsibilities

- We'll lend responsibly and always try to provide a product that you can afford.
- We'll give you information about our products and services in a clear and understandable way. You can then decide what suits you and your needs best.
- Wherever possible, we'll always try to make sure our products and services give you the flexibility you need.
- We'll always treat you fairly and reasonably, making sure we give you a high level of service.
- If you tell us about anything we've got wrong, such as the personal information we hold about you, we'll quickly put it right.
- We'll always try to help you if we see, or you tell us, that you're having trouble financially.
- We'll always try to understand your circumstances and identify affordable options where we can. If you need free debt advice we'll also help you get it.

Your responsibilities

- Think carefully about whether you can afford to repay the money you want to borrow.
- It's always good to be open and honest when dealing with us, so we can offer you the right products and help when you need it.
- Look after your cards, PINs, online log-in details and other security information. It'll help prevent you from becoming a victim of fraud and helps us to protect your accounts.
- Tell us as soon as you can if your card has been lost, stolen, or if you think someone is misusing your confidential information, for example your PIN or online log-in details.
- Check your account statements every month to make sure they reflect how you've used your card. If anything isn't right, let us know as soon as you can.

Tell us when something changes

- Help us keep our records up to date by letting us know when your contact details change.
- We want to know if your circumstances change, especially if they make it difficult to manage your account.
- If you think you won't be able to keep up with your repayments, the sooner you tell us, the more likely it is we can help you.

You can find out more about our responsibilities, and what it means to have a credit card, in our terms and conditions and your Credit Card Agreement.