Lightside – Our Commitment to Clients

Clients are at the heart of what we do.

We understand and appreciate just how very worrying and stressful it is to be in an unsustainable and unmanageable debt situation and we work with clients to formulate and deliver the best approach to deal with <u>your</u> particular circumstances.

We know it's really important you know your choices.

We ensure you're informed of all the options to deal with debt issues, highlighting the advantages and disadvantages of each one in order for an informed decision to be made as to the most suitable solution to <u>your</u> particular circumstances.

It's about you and your life, so be in control.

Once instructed, we will stay in touch, and we expect you to stay in touch also. We will give you regular updates regarding matters we are dealing with. This is essential to empowering you to regain control over your finances. Should you have any questions or wish to discuss your matters, you should not hesitate to speak with your Consultant.

Refreshingly, with us, you're treated as you should be, as real person; with your own personal set of circumstances. We don't have a 'one-size fits all' approach.

In order to ensure the approach taken is suitable to your needs, a detailed conversation is undertaken to fully understand your situation, taking into account your current circumstances and crucially your future aspirations. Only once this has taken place can an appropriate approach to dealing with their financial predicament be agreed and implemented.

We are passionate about getting it right.

Once a course of action has been agreed upon, we will discuss it with you in depth, so you have a full explanation of what will happen, the role we will play, the actions we expect you to take and what you can expect from us.

We have clear strategies, which we will always outline to you.

The world doesn't standstill; there's always change.

We understand things don't remain the same. We want to stay in touch with you and ensure the initial solution continues to be the most appropriate. Should the current course of action be inappropriate, we will discuss your options with you again, and ensure the course of action followed is the most appropriate to your new circumstances and needs.

If there's a problem let's face it, we're all human!

We hope you wouldn't want to terminate services with ourselves due to dis-satisfaction.

If you are dissatisfied with our service, please raise this with your Consultant. If you're not completely satisfied with the outcome, please raise the matter with our Lightside Directors – Chris Tabb or John Beynon. If the matter cannot be resolved to your satisfaction, we will let you know of the further action which you may take, referring you to the Financial Ombudsman Service. We also request a let us know in writing of your desire to stop using our services.

Our complaints process is clear, simple and accessible via our website.