



## Excellence in Treating Customers Fairly – Large Lenders

**Winner:**

### Coventry Building Society

Coventry Building Society puts the fair treatment of customers at the centre of everything it does through its six 'Members First' Principles. All staff are measured against the contribution they make to these principles and there is a strong parallel between them and the FSA's TCF consumer outcomes.

Some examples of TCF include mortgage products which are equally available to new and existing customers so there is no dual-pricing. The society listens to customers through its Members' Council, Members' eForum and Member Roadshows. Performance is closely monitored through a range of management information, including regular customer surveys, and TCF goes to board level.

### Highly Commended: Yorkshire Building Society

All key business areas have a TCF Champion, including the board. There is a TCF Steering Group which drives and monitors progress and the TCF Champions feed into this group. A bespoke e-learning package is compulsory for all staff to complete. It is based around the FSA's six key outcomes. The story-based, interactive package brings TCF where employees become a TCF consultant in a fictitious building society looking at the business practices.



Phil Sawyer, corporate communications manager at Coventry Building Society and MFG editor Joanne Atkin

**Winner:**

### Darlington Building Society

Darlington Building Society set up a TCF Review Committee of senior management, which includes a non-executive director. TCF measures were introduced based on the FSA's six consumer outcomes. These measures are outcome based with a clear audit trail. The society introduced a Staff Audit team, where the members challenge the society's TCF approach on any topic and reviewed all customer contracts.

There is an annual staff TCF feedback form where TCF performance is scored in 10 key business areas based on the product life cycle. A TCF computer based training package was produced, which staff undertake twice each year. The content is updated regularly with summaries of industry-led TCF speeches/seminars and TCF is incorporated into the induction Training Programme for new staff.

David Copland, marketing and sales controller at Darlington Building Society and MFG editor Joanne Atkin

## Excellence in Treating Customers Fairly - Small to Medium Sized Lenders



## Excellence in Treating Customers Fairly – Non Lenders

**Winner:**

### AToM

The winner is mortgage packager AToM for maintaining good customer service to its broker clients during a difficult year. Nominations stated that AToM looks after its brokers and their clients, the company cares, and staff are always helpful and professional. On a practical level the paperwork is clear and understandable and they have a good range of products.



Tim Henson, governance director at AToM and MFG editor Joanne Atkin

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DECEMBER 2009

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## WINNERS' ISSUE

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