

As a caring and compassionate company, we understand that some clients may need some extra support and assistance with their mortgage and protection requirements. If you feel that you would like any additional support, we will do our utmost to provide this.

We understand that this may be a sensitive matter for you and we can be discrete and show you empathy, and some areas which you may identify with, could be as follows :

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| <p style="text-align: center;"><u>Health</u></p> <ul style="list-style-type: none"> • Physical disability • Severe or long term illness • Hearing or visual impairment • Mental health condition or disability • Addiction • Low mental capacity or cognitive disability | <p style="text-align: center;"><u>Resilience</u></p> <ul style="list-style-type: none"> • Inadequate or erratic income • Over-indebtedness • Low savings • Low ability to withstand emotional shocks |
| <p style="text-align: center;"><u>Life Events</u></p> <ul style="list-style-type: none"> • Retirement • Bereavement • Income Shock • Relationship breakdown • Domestic abuse (including economic control) • Caring responsibilities • Unemployment • Being a new parent | <p style="text-align: center;"><u>Capability</u></p> <ul style="list-style-type: none"> • Low knowledge or confidence in managing finances • Limited literacy or numeracy skills • Limited English language skills • Limited or non-existent digital skills • Learning difficulties • No or low access to help or support |

If you feel that you associate with one or more of the above, or something not on the list, please advise your broker or one of our administration team on how you feel we could additionally assist you.

This may be that you prefer a face-to-face meeting, avoid, or minimise email / telephone contact, deal with a nominated person for you, or literally anything else to make your journey with us smoother.

Good client outcomes are at the heart of what The Mortgage Shop stands for and why we have built such a large and loyal client bank, and hope that you feel highly valued when you work with us.