



## **PFL Mortgages**

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**We commit to uphold the Armed Forces Covenant and support the Armed Forces Community. We recognise the contribution that Service personnel, both regular and reservist, veterans and military families make to our organisation, our community and to the country.**

Signed on behalf of:

**PFL Mortgages**

Signed: 

Name: Graham Salloway

Position: Director

Date: 30<sup>th</sup> November 2023



## Section 1: Principles of The Armed Forces Covenant

1.1 We, PFL Mortgages, will endeavour to uphold the key principles of the Armed Forces Covenant:

- *Members of the Armed Forces Community should not face disadvantages arising from their service in the provision of public and commercial services.*
- *In some circumstances special provision may be justified, especially for those who have given the most, such as the injured or bereaved.*

## Section 2: Demonstrating our Commitment

2.1 We recognise the contribution that Service personnel, reservists, veterans, and military families make to our organisation and to the country. We will seek to uphold the principles of the Armed Forces Covenant by:

- Promoting that we are an Armed Forces friendly organisation, to our staff, customers and wider public.
- Offering a remote-working solution which would benefit the mobile Armed Forces Community. Especially partners.
- Making it as easy as possible to communicate by providing many options. These include telephone calls, video calls, E-mail, WhatsApp, and Messenger. We will ensure that all our communications are clear and simple, avoiding industry jargon. We will take our time, step by step through the whole process from start to finish.
- Appointing an Armed Forces Co-ordinator to act as a focal point for our Armed Forces services and activities.
- Ensuring the Armed Forces Community has fair access to our services by working appointments around their busy schedules, including evenings and weekends where necessary.
- Removing the barrier of our usual broker fee to provide a completely free service for military families.
- Employing advisers with experience of working with Service personnel and military families, and with specialist knowledge of the Forces Help to Buy scheme.
- Supporting Armed Forces charities with fundraising, including donating a portion of our profits for every mortgage completed for service personnel.

2.2 We will publicise these commitments through on our website, setting out how we will seek to honour them and inviting feedback from the Armed Forces Community and our customers on how we are doing.