



**Shawbrook
Bank**

The Transparency Charter

At Shawbrook, we always put our customers first. We're committed to being fair and transparent with everyone that applies for a personal loan, so this is our promise to you:



Honest.

We won't use teaser rates, they are misleading.

We tell you the truth about the rate you will pay from the start. You'll get a quote for your guaranteed, personalised loan rate before you apply.

Upfront.

If it's not good for you, it's not good for us.

We take our responsibilities seriously. We look at your personal circumstances and we'll only lend to you if we are comfortable that you can afford the loan. Then we'll let you know if you would be accepted before you apply.

Open.

We want you to get the rate that's right for you.

If you get a quote from us, we don't put a mark on your credit history that other lenders can see so you're not penalised for shopping around.

Clear.

We won't waffle.

We'll make things as clear and simple as possible, so you know exactly where you stand.

Fair.

Don't pay more for someone else

Some of the low personal loan APRs advertised by lenders are loss-leading so they charge some customers more to subsidise those offered the best rates. We promise we'll never do this.