



**ARMED FORCES  
COVENANT**

Military Mortgage Advice

( a trading style of Four Nations Limited )

**We, the undersigned, commit to honour the Armed Forces Covenant and support the Armed Forces Community. We recognise the value Serving Personnel, both Regular and Reservists, Veterans and military families contribute to our business and our country.**

Signed on behalf of:

Military Mortgage Advice ( a trading style of Four Nations Limited )

Signed:

Position: Owner

Date: 21<sup>st</sup> October 2021



**Military Mortgage Advice**  
Specialist Armed Forces Mortgage Brokers

# The Armed Forces Covenant

An Enduring Covenant Between

The People of the United Kingdom  
Her Majesty's Government

– and –

All those who serve or have served in the Armed Forces of the Crown

And their Families

The first duty of Government is the defence of the realm. Our Armed Forces fulfil that responsibility on behalf of the Government, sacrificing some civilian freedoms, facing danger and, sometimes, suffering serious injury or death as a result of their duty. Families also play a vital role in supporting the operational effectiveness of our Armed Forces. In return, the whole nation has a moral obligation to the members of the Naval Service, the Army and the Royal Air Force, together with their families. They deserve our respect and support, and fair treatment.

Those who serve in the Armed Forces, whether Regular or Reserve, those who have served in the past, and their families, should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given most such as the injured and the bereaved.

This obligation involves the whole of society: it includes voluntary and charitable bodies, private organisations, and the actions of individuals in supporting the Armed Forces. Recognising those who have performed military duty unites the country and demonstrates the value of their contribution. This has no greater expression than in upholding this Covenant.

## **Section 1: Principles of The Armed Forces Covenant**

1.1 We **Military Mortgage Advice** will endeavour in our business dealings to uphold the key principles of the Armed Forces Covenant, which are:

- *no member of the Armed Forces Community should face disadvantage in the provision of public and commercial services compared to any other citizen*
- *in some circumstances special treatment may be appropriate especially for the injured or bereaved.*

## **Section 2: Demonstrating our Commitment**

2.1 We recognise the value serving personnel, reservists, veterans and military families bring to our business and to our country. We will seek to uphold the principles of the Armed Forces Covenant, by:

**Committing to offering fee free advice to all service personnel, veterans and MOD civilians**

**Ensuring we maintain Continuous Professional Development to understand the needs and issues affecting service personnel when obtaining financial products**

**Constantly researching the market for the most suitable products for service personnel given their unique circumstances and needs**

**Offering appointments and calls outside standard working hours when required**

**Using available technology ( video conferencing etc ) to offer personnel at remote locations the ability to conduct business in the best way possible**

**Maintaining close links with Units across the country and ensuring we adapt our service to changing needs when they arise**

2.2 We will publicise these commitments through our literature and/or on our website, setting out how we will seek to honour them and inviting feedback from the Service community and our customers on how we are doing.