ARMED FORCES
COVENANT

Yes Mortgage Services Ltd

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:

Yes Mortgage Services Ltd

Signed: _____

Name: A M JOHNSON

Position Managing Director

Date: 28 July 2016

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 Yes Mortgage Services Ltd 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 Yes Mortgage Services Ltd recognises the value serving personnel, reservists, veterans and military families bring to our business. We will seek to uphold the principles of the Armed Forces Covenant, by:

- *promoting the fact that we are an armed forces-friendly organisation;*
- *working with other companies who are also Armed Forces-friendly organisations;*
- *seeking to support the employment of veterans young and old and working with the Career Transition Partnership (CTP), in order to establish a tailored employment pathway for Service Leavers;*
- *striving to support employment through the outsourcing of support functions to Service spouses and partners;*
- *aiming to actively participate in Armed Forces Day and other military events in our local and wider geographic area;*
- *provide mortgage and insurance advice services to military personnel for no fee, including money clinics working with other industry experts at local service establishments.*

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