



Mortgage Advice Bureau (Scotland)

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:

Mortgage Advice Bureau (Scotland)

Signed:

Name: Dominic Taddei

Position: Managing Director
Clear Mortgage Solutions

Date: 21st February 2017



Ministry of Defence

Signed:

Name: Colonel Stephanie LEL Jackman TD

Position: Deputy Commander - Reserves
51st Infantry Brigade

Date: 21st February 2017



Ministry
of Defence

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, Mortgage Advice Bureau (Scotland) 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 Mortgage Advice Bureau (Scotland) 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:

- We will actively seek out opportunities to support charitable organisations within the armed forces. We will use relevant marketing material to evidence we are an armed forces friendly organisation.
- We are a rapidly growing business and are currently recruiting Mortgage Advisers, office administration workers, a pay roll employee and a PA. Our staff numbers will increase from 30 to 130 over the next three years and we will include as part of our recruitment strategy the opportunity to employ veterans young and old. We would be very happy to work with the Career Transition Partnership (CTP) in order to establish a tailored employment pathway for Service Leavers.
- We will include as part of our recruitment strategy the opportunity to employ service spouses and partners. As part of this covenant we confirm we will offer a degree of flexibility in granting leave for Service spouses and partners before, during and after a partner's deployment.
- We will support our employees who choose to be members of the Reserve forces, including by accommodating their training and deployment where possible

- We will where possible aim to participate in Armed Forces Day.
- We will offer a broker fee free mortgage to all members of the Armed Forces Community.

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.