

# Danske Service Pledge

## Our commitments to you

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We aim to continually enhance our processes and tools to help give you and your customers the best service possible. Having listened to your feedback we have made a number of significant changes:

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### 1. Improved Application Process

We are streamlining our mortgage application process with effect from 1 February. Our enhanced service model has been designed to significantly reduce the 'time to decision' through:

- Simplification of our Credit Assessment procedures and amendments to Lending Guidelines
- A shortened and revised Mortgage Application Form
- Introduction of Online Document Upload Capability
- A reduction in our supporting documentation requirements

### 2. Improved Tools

We have revised our Affordability Calculator so that it is now easier for you to get a reliable indication that the

application fits with Danske Bank Lending Criteria based on income, financial commitments and expenditure. Available on our website from 1 February.

### 3. Relationship Management

We continue to offer great relationship management to help you through the process:

- Assistance and guidance from our dedicated Mortgage Intermediary Team, giving you direct access to experienced underwriters who are making the decision on your applications
- Access to a Specialist Relationship Manager
- Help at a local level through our Branch Managers

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These are our commitments to you to ensure that we continue to offer value for you and your customers. In the coming months we aim to enhance our Danske Service Pledge to further improve the service that we offer you. We will communicate these changes to you as they happen.

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## For further information

Contact a member of our dedicated Mortgage Intermediary Team on 0345 600 5775 or visit our website [www.danskebank.co.uk/intermediary](http://www.danskebank.co.uk/intermediary)

**Niall Harkin**

Head of Mortgage Intermediary Business