

Our Mission		Our Vision	
‘Making money go further’		‘To be the most trusted financial services business in the UK’	
Our Values			
Working Smarter			
<i>Every person in the organisation asking what can be done better, listening to others’ ideas and wholeheartedly working to make sure change is really effective.</i>	<b>Open to Change &amp; Flexibility</b>	<b>What it is</b> <ul style="list-style-type: none"> <li>▪ Being flexible in the way we work, adapting to situations &amp; being open to change</li> <li>▪ Making your job easier and more interesting</li> </ul>	<b>What it isn’t</b> <ul style="list-style-type: none"> <li>▪ Resisting change, being obstructive &amp; inflexible</li> <li>▪ Stuck in a rut</li> <li>▪ Afraid to change because it may threaten my position</li> </ul>
	<b>Customer Orientation</b>	<ul style="list-style-type: none"> <li>▪ Acting in the interest of our customers with their needs in mind</li> <li>▪ Deal with our customers directly</li> <li>▪ Keep promises &amp; commitments made to our customers</li> <li>▪ Treating colleagues as customers</li> <li>▪ Asking how customers would want their money spent</li> </ul>	<ul style="list-style-type: none"> <li>▪ Having poor customer relationships</li> <li>▪ Failing to deliver what we promise</li> <li>▪ Overpromise &amp; under deliver</li> <li>▪ Assuming we always know best</li> <li>▪ It’s only internal, it doesn’t matter</li> <li>▪ The company’s purse is for me, not them</li> </ul>
	<b>Innovation</b>	<ul style="list-style-type: none"> <li>▪ Thinking up new ideas &amp; solutions to drive success</li> <li>▪ Not afraid of looking stupid</li> <li>▪ Using colleagues to bounce ideas off</li> <li>▪ Always looking to improve</li> <li>▪ Willing to take calculated risks</li> </ul>	<ul style="list-style-type: none"> <li>▪ Creating barriers which prevent new ideas &amp; solutions</li> <li>▪ Silent even when you know it’s wrong</li> <li>▪ Unplanned &amp; unilateral changes</li> <li>▪ Risk taking without regard to the implications</li> </ul>
Working Together			
<i>Building a workplace where every person knows their role and importance to making a difference to our customers. Where people are eager to both work for and provide support, through successful shared delivery and build pride in their joint achievement.</i>	<b>Respect &amp; Recognition</b>	<b>What it is</b> <ul style="list-style-type: none"> <li>▪ Recognising each others contribution</li> <li>▪ Treating everyone the way we expect to be treated</li> <li>▪ Showing respect &amp; listening to each other</li> <li>▪ Make people feel valued &amp; appreciated</li> <li>▪ Assume a positive intent</li> </ul>	<b>What it isn’t</b> <ul style="list-style-type: none"> <li>▪ Mocking or disparaging other colleagues or departments</li> <li>▪ Showing little or no regard for others</li> <li>▪ Demanding attention because your need is always the most important</li> <li>▪ Assume others are out to sabotage your contribution</li> </ul>
	<b>Open &amp; Honest Communication</b>	<ul style="list-style-type: none"> <li>▪ Being open &amp; honest in the way we communicate &amp; work together</li> <li>▪ Communicating &amp; sharing information</li> <li>▪ Dealing with people &amp; issues directly</li> <li>▪ Honest &amp; constructive feedback</li> </ul>	<ul style="list-style-type: none"> <li>▪ Avoiding conflict &amp; confrontation</li> <li>▪ Avoiding difficult decisions</li> <li>▪ Having hidden agendas</li> <li>▪ Moaning behind people’s back</li> </ul>
	<b>Approachable</b>	<ul style="list-style-type: none"> <li>▪ Being easily accessible</li> <li>▪ Being people friendly</li> <li>▪ Promoting a positive image &amp; engaging with others</li> <li>▪ Celebrating successes</li> </ul>	<ul style="list-style-type: none"> <li>▪ Creating barriers which prevent us from being accessible &amp; approachable</li> <li>▪ All fun but no output</li> <li>▪ Closed doors &amp; rigid hierarchy</li> <li>▪ I’m too busy, go away</li> </ul>
	<b>Working Together</b>	<ul style="list-style-type: none"> <li>▪ Building successful relationships</li> <li>▪ Supportive &amp; working well with each other</li> <li>▪ Plan together</li> <li>▪ Show appreciation</li> <li>▪ Recognise the talents available across the team</li> </ul>	<ul style="list-style-type: none"> <li>▪ Working in silo</li> <li>▪ Undermining others’ decisions</li> <li>▪ Not sharing ideas</li> <li>▪ Not planning</li> <li>▪ Not letting others know what you’re doing</li> <li>▪ Doing it all yourself</li> </ul>

Our Mission		Our Vision	
'Making money go further'		'To be the most trusted financial services business in the UK'	
Our Values			
Making A Difference			
<p><i>Understands the business goals and your role in achieving them.</i></p> <p><i>Takes responsibility and always looks to deliver on promises.</i></p>	<b>Focus</b>	<b>What it is</b> <ul style="list-style-type: none"> <li>▪ Staying on track &amp; achieving the end result without losing sight of the goal</li> <li>▪ Strong time management</li> <li>▪ Seeking help when faced with problems &amp; competing priorities</li> </ul>	<b>What it isn't</b> <ul style="list-style-type: none"> <li>▪ Being sidetracked &amp; losing sight of the end result</li> <li>▪ Having numerous tasks incomplete</li> <li>▪ Going round in circles because you're stuck</li> </ul>
	<b>Results Orientation</b>	<ul style="list-style-type: none"> <li>▪ Successfully achieving the end result without fail</li> <li>▪ Understanding/challenging what the outcome is</li> <li>▪ Going the extra mile when necessary</li> <li>▪ Focus on results, but without compromising quality</li> </ul>	<ul style="list-style-type: none"> <li>▪ Failing to achieve results &amp; consistently under delivering</li> <li>▪ Continuing to work with processes you know are broken</li> <li>▪ Failing to admit our mistakes &amp; learn from them</li> </ul>
	<b>Accountability</b>	<ul style="list-style-type: none"> <li>▪ Taking &amp; accepting responsibility for our actions &amp; results</li> <li>▪ Ensuring all day to day actions are covered</li> <li>▪ Spending the companies money as if it was your own</li> <li>▪ Focus on finding solutions &amp; achieving results</li> </ul>	<ul style="list-style-type: none"> <li>▪ Placing blame on others &amp; making excuses</li> <li>▪ Failing to take responsibility</li> <li>▪ Assuming someone else has picked the action up</li> <li>▪ Spending money just because the company can afford it</li> </ul>
	<b>Clarity</b>	<ul style="list-style-type: none"> <li>▪ Being clear &amp; focussed</li> <li>▪ Making sure you understand what your goal is</li> <li>▪ Communicating the goals to others</li> </ul>	<ul style="list-style-type: none"> <li>▪ Being unclear about our expectations</li> </ul>
Doing the Right Thing			
<p><i>Ensuring that in everything we do, we do it right, so it remains complete, stays done and small issues never develop into large threats. Having the appropriate level of skills, training and knowledge to deliver our goals with confidence.</i></p>	<b>Straight Forward</b>	<b>What it is</b> <ul style="list-style-type: none"> <li>▪ Striving to achieve results in an effective &amp; efficient manner</li> <li>▪ Strive for simplicity</li> <li>▪ Sharing goals</li> <li>▪ Stop processes, procedures &amp; activities that slow us down or do not add value</li> </ul>	<b>What it isn't</b> <ul style="list-style-type: none"> <li>▪ Unnecessary complexity</li> <li>▪ Analysis paralysis</li> <li>▪ Cheapest option</li> <li>▪ Whistles and bells</li> </ul>
	<b>Pride</b>	<ul style="list-style-type: none"> <li>▪ Taking pride in what we do</li> <li>▪ Being proud of our products &amp; services</li> <li>▪ Enjoy successes &amp; celebrate achievements – yours &amp; your colleagues</li> <li>▪ Feeling good about what you do</li> </ul>	<ul style="list-style-type: none"> <li>▪ Not being proud of what we do</li> <li>▪ Not taking pride in our products &amp; services</li> <li>▪ Feeling unrecognised</li> <li>▪ 9-5 repetition</li> </ul>
	<b>Professionalism</b>	<ul style="list-style-type: none"> <li>▪ Being professional in everything we do</li> <li>▪ Extending a courteous approach</li> <li>▪ Treating others as you yourself wish to be treated</li> <li>▪ Striving to continually improve knowledge &amp; skill</li> <li>▪ Honest performance management</li> </ul>	<ul style="list-style-type: none"> <li>▪ Being unprofessional in our approach</li> <li>▪ Behaving inappropriately</li> <li>▪ Disregard for others</li> <li>▪ Complacency</li> </ul>