



Co%ownership

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Third party
representatives

INTRODUCTION

1. This policy relates to defining the circumstances in which Co-Ownership will acknowledge a third-party representative acting on behalf of a customer.

PURPOSE OF THE POLICY

2. The purpose of the policy is to outline the circumstances in which Co-Ownership engages with a third-party representative of a customer.
3. In the development of this policy, as a responsible business, we have considered the UN sustainable development goals and how our policy aligns with these (where applicable).

SCOPE OF POLICY

4. This policy applies to all Co-Ownership customers.

OBJECTIVES

5. Co-Ownership is dedicated to delivering outstanding service to all its customers. Its customer promises are detailed below, outlining what our customers can expect from its services:
Doing the right thing
Get it right first time
Communicate with you

LEGAL FRAMEWORK

6. Co-Ownership is required to take account of the general law in relation to the treatment of its customers.

MAIN PRINCIPLES

7. Applicants have a choice as to the method in which they can apply to Co-Ownership. They can:
 - a. Apply themselves, using the application portal
 - b. Engage a financial adviser registered with the FCA to complete an application on their behalf
 - c. Use a digital assist option whereby a member of the Co-Ownership team will assist them
8. It is important that Co-Ownership has the information it needs to assess the applicant's circumstances and the information required about the property they seek to purchase. Therefore it is necessary to speak to the applicant or their financial adviser who is registered with the FCA to obtain this information. Therefore it will not

be possible for an applicant to nominate a third-party representative to act on their behalf.

9. If the applicant has a disability or a vulnerability which means that they need the assistance of a third-party representative a reasonable adjustment can be made. A reasonable adjustment may include Co-Ownership permitting the appointment of a third-party representative. However, it will be necessary to communicate with the applicant directly.
10. Existing customers can contact Co-Ownership and appoint a third-party representative to act on their behalf in relation to their relationship with Co-Ownership if they have a disability or a vulnerability. In certain circumstances it may be necessary to communicate with the existing customer directly.

ROLES AND RESPONSIBILITIES

11. Everyone involved in the purchase of properties is involved in this policy.