



BUILDING BETTER FINANCIAL FUTURES
for our customers



“With so much emphasis on the customer we were delighted to win a number of awards for our customer service operations, most notably the ‘Best Outsourcing and Partnership’ initiative with Virgin Money, as well as a four-time finalist at the Credit Strategy Collections and Customer Service Awards. We have a great team, and I’m very proud of them all.”

Adelle Smith
 Operations Director, Capquest

Culture indicator:
 Family Values



Supporting our customers through increased forbearance

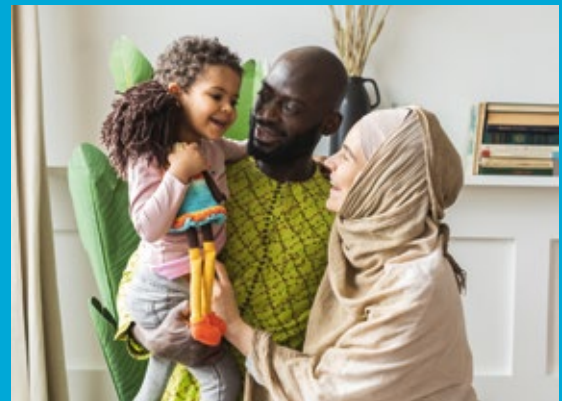
Despite the massive economic and social dislocation caused by the global pandemic, Arrow has continued to build better financial futures for its customers.

Successfully transitioning all our employees to remote working, we have continued to service our customers uninterrupted, many of whom have been under increased pressure during the year. With more than 2,500 employees working remotely across the Group, including 1,800 in our customer-facing operating teams, we are proud of how we have proactively supported them and ensured we have done the right thing for all our customers.

Complementing our vulnerable customer policy, our COVID-19 customer support programme provided additional support including an informal payment plan of up to three months, as well as other payment and interest arrangements. Recognising the severity of the situation, we continued with our guiding principle of treating customers fairly, managing the situation based on

individual requirements in order to offer support and guidance at a time when they needed us most. Our outreach was also helped by an enhanced digital capability, including a new interactive SMS service which allowed customers to contact us when it most suited them. In doing so, we have continued to help our customers rehabilitate their financial statuses, but in a way that is fair, empathetic and acutely alert to their individual circumstances. It is impressive that our customer satisfaction scores have increased during 2020, as we worked hard to ensure the fair treatment of our customers.

With so many lives turned upside down, we remain focused on protecting our people, treating our customers with utmost forbearance and compassion, and preparing for the future.



“The advisor was courteous, kind and understanding. Took many notes about my health, wellbeing and state of mind. He was patient and mindful of my feelings and was in no way condescending. I was able to speak openly, and I appreciated it.”

Customer feedback on our COVID-19 response