

**BRAND  
GUIDELINES**



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## **/ INTRODUCTION**

This document is a guide to John Charcol, outlining who we are and our company ethos. It explains how to consistently use graphic elements that maintain the brand's integrity and create a recognisable style that will lead to a strong visual presence for John Charcol.

### OUR VALUES

#### **WE ARE TRANSPARENT**

Our culture is one of openness, honesty and trust. Feedback and testimonials form the foundation of how we behave, both individually and as a team. We take critique on board and use it to shape our business for the future, supporting and listening to each other to achieve a common goal. We communicate our aims and strategies at all levels within the business, making our policies consistent, fair and known.

#### **WE CARE**

When you care about what you do, you do it better. We encourage our people to share their opinion: to care, to be creative, and to rival the status quo. It is by challenging ourselves and each other that we can make a real difference.

#### **WE ARE CONSISTANT**

We do what we say we are going to do. We are certain in our values and standards, and are always striving to be the best we can be. We are unwavering and fair in the way we treat our people and our clients.

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## **/ OUR MISSION STATEMENT**

We believe in making every single part of purchasing a property what it should be - easy and enjoyable. As the brand of choice, we commit to redefining the property buying journey so that it's more than a process; it's an exceptional customer experience from that very first call.

- Embed proposition
- Drive efficiency and client outcomes through consistent systems and processes
- Live the brand

#### **WE MOVE FAST**

We encourage our people to be curious - change drives success. We are not afraid of innovative ideas, nor of improving and learning from our mistakes. We aim to seize opportunities and harness them for the betterment of our stakeholders. Being dynamic and open to feedback allows us to build an agile culture of continuous development and evolution.

#### **WE ARE A TEAM**

We treat everyone equally. We are aware of our actions and how we must all lead by example. It is important to us that everyone feels a sense of belonging, as no one is too big to do the small things that make a difference. We accept the challenge of needing to constantly improve and be open to change. We have the courage to make difficult decisions in the interest of all our stakeholders. We are approachable and just, always striving to do the right thing. We are one team; united in a common goal, we pull together. We listen, support and encourage one another to be better today than we were yesterday.

#### **WE ARE OUR PEOPLE**

At our core, we are a people business - every individual is invaluable, and it is our people who make us both unique and successful. Everything we say and do is a representation of our company. We are all an essential part of the future, working to make a positive difference to our Clients' lives. We could not be more proud to be John Charcol, and readily we will show it.

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**OUR BRAND DIFFERENTIATOR**

**OUR PEOPLE**

**OUR DEPTH OF KNOWLEDGE**

**OUR INDEPENDENT STATUS**

**= EXPERTISE**

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Expertise will be the John Charcol theme that runs through every thread and touchpoint of our brand.

The differentiator that our clients buy into and expect.

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## **/ OUR TONE OF VOICE**

### **OUR TONE**

Our tone is simple, clear, consistent, direct, active, authoritative, professional, friendly, empathetic, subtly emotive, smooth, reassuring, straight-talking, honest.

### **OUR DIRECTION**

We will write every piece of content in the same direction. Our mission statement is our final goal and the direction we face; our values signpost the way to our mission statement. Therefore, we must weave our values throughout our content.

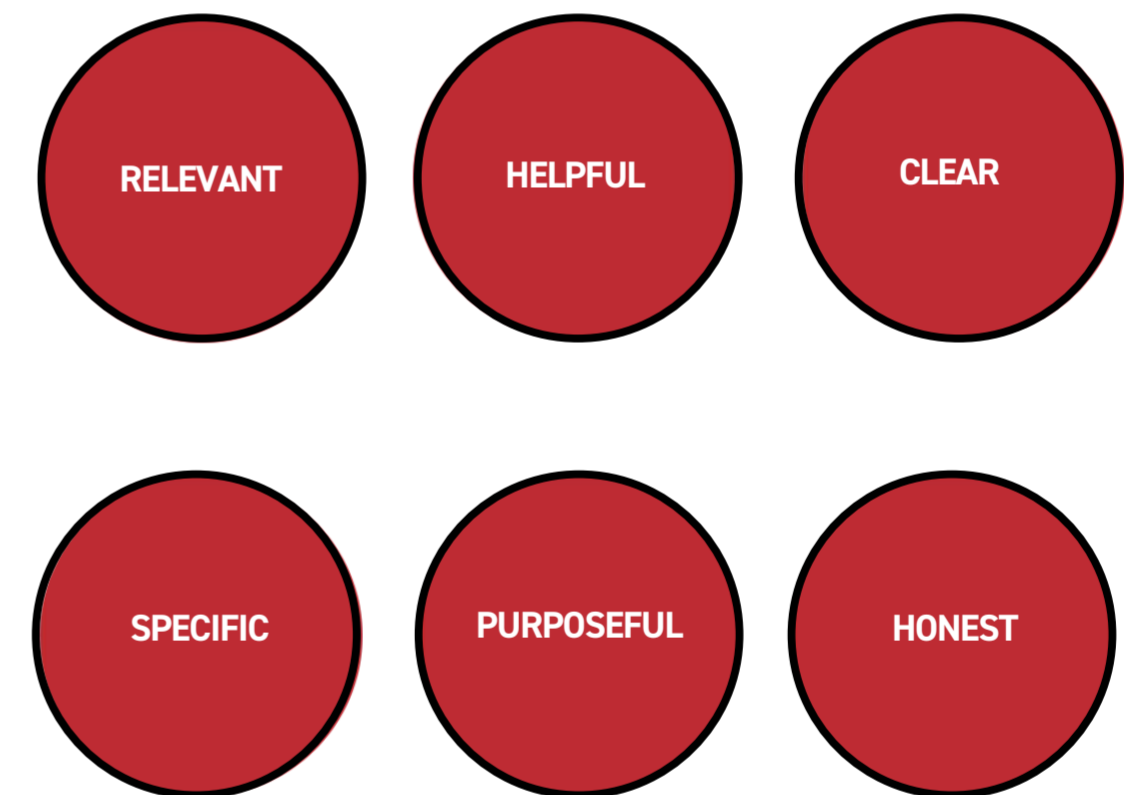
They should be present in the subject matter, message, structure, overall tone, word choice, punctuation and syntax (sentence structure).

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## **/ OUR MESSAGING**

Our message is consistent and is expressed through our subject matter and tone. We communicate clearly for readers to identify, we always answer questions in a constructive and useful manner to help the reader better understand the subject.

### **WE ARE:**



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## **/ TONE OF VOICE STATEMENT EXPLANATION**

In order to use our tone of voice, people have to remember it.

The sentence below captures the essence of our voice in short and memorable way, making it easy for people to check that their language conveys the right personality.

### **MAKING THE PROPERTY BUYING JOURNEY WHAT IT SHOULD BE.**

We are direct and understandable. We use terms consistently and precisely. Our recommendations, conclusions and advice leave no room for confusion or ambiguity. We make sense of the complex. We understand that clarity delivers authority.

We are experienced and sophisticated. Wherever we are, whenever we are asked, we know how things work. But we are not passive holders of knowledge: we use it to forge new ideas and approaches.

We are personable, empathetic and responsive. We are grounded, never superficial. We talk like a person, not a company, so we keep business jargon to a minimum. We take our responsibilities seriously but we are not self-important about it. We are willing to engage in difficult conversations. we are interested in clients and what their needs are, and we will always give the best advice.

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## **/ TONE OF VOICE WRITING HEADLINES**

Our headlines should stand out. They should be outstanding. They should make people think and people should talk about them.

### **BRINGING THIS TONE OF VOICE APPROACH TO LIFE:**

#### **HERE'S HOW:**

- By conveying activity through an active voice
- By displaying confidence
- By giving concise explanations
- By suggesting teamwork
- By subtly evoking emotion

#### **HERE'S WHERE:**

- Advertising
- Online
- Marketing
- Introductions to reports
- Home pages
- External communications (texts, calls and recorded messages)

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## **/ TONE OF VOICE WRITING BODY COPY**

Our body copy is where we do our explaining. We recognise there is enough complexity in the world, and getting a mortgage can be a challenging process, so we never add to it. It should be very clear, precise and well structured.

### **HERE'S HOW:**

- By always bringing clarity to a subject
- By looking outward, not inward
- By making sound logical statements
- By editing expertly to ensure clarity and precision

### **HERE'S WHERE**

- In longer passages of text in any application
- In certain functional headers and sub-headings

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## **/ TONE OF VOICE WRITING FOR DIGITAL APPLICATIONS**

The way we experience the digital world is different from other communications. We follow the same guidance on headlines and body copy but we apply a few extra considerations.

Our writing is well structured and clearly signposted. In digital the golden rule is: 'less is more'. People only read one fifth of content online, so whilst digital communications can be content rich it should never be cluttered.

### **HERE'S HOW:**

- By immediately getting to the point
- By using short sentences
- By sectioning copy into short segments with clear sub-headings
- By linking to other relevant pieces of John Charcol expertise
- By regularly reviewing and editing our resources

### **HERE'S WHERE**

- Email
- Web
- Mobile

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## **/ OUR BRAND DRIVER**

**WE ARE TRANSPARENT  
WE CARE  
WE ARE CONSISTENT  
WE MOVE FAST  
WE ARE A TEAM  
WE ARE OUR PEOPLE**

---

We call it....

# **INDEPENDENT MORTGAGE EXPERTISE**

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'Independent Mortgage Expertise' is a huge part of the foundation of our brand that should be used across many different channels to engage with our target audiences.

As you read through these guidelines, you will see examples of how our brand driver should be used.



**/ JOHN  
CHARCOL™**  
INDEPENDENT  
MORTGAGE EXPERTISE

Lock-up with logo



# / OUR MAIN IDENTITY

Our main identity is comprised of a unique 'John Charcol' marque.

The John Charcol identity should be used in either positive or reversed, ensuring that the identity remains strong against a positive or reversed background.

You should always use the artwork supplied and never recreate the identity.



Positive Logo



Reversed Logo

## CLEAR SPACE

A clear space equal to the height of the '/' from the word 'John Charcol' should be maintained. No other elements such as text or other logos should be placed within this zone.



## MINIMUM SIZE

To retain the clarity and visual strength of the identity, the logo should be a minimum width of 45mm. If the logo is being used on small promotional items like pens or key rings, then it should be as large as possible in the print area.



## WHAT NOT TO DO

**DO NOT** alter the proportions of the John Charcol identity.

**DO NOT** use additional colours for the identity.

**DO NOT** alter the layout or spacing of the identity.



**DO NOT** rotate the identity.

**DO NOT** outline the identity.

**DO NOT** use a low resolution version of the identity.

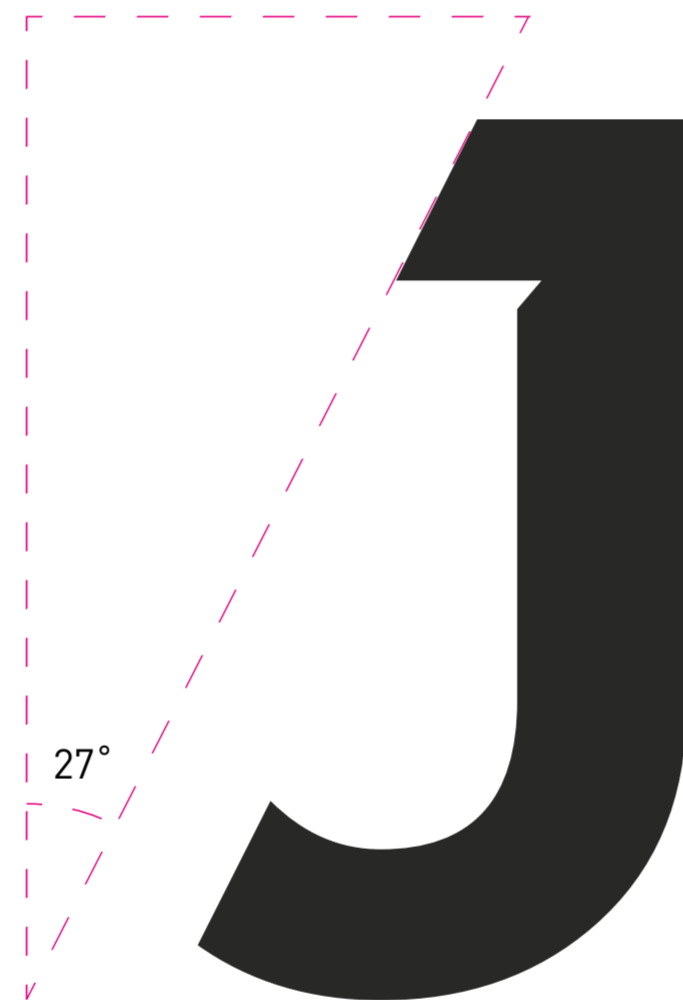


# OUR BRAND SYSTEM

The use of a communication panel adds a strong level of branding to any applications with the use of the John Charcol angle.

### ORIGIN OF THE ANGLE

the inspiration for the distinctive angle is taken directly from the cut in the 'J' of the John Charcol logo.



27 degree angle of John Charcol uppercase J.

### HOW TO USE THE ANGLE

The angle can be used to create a graphic device that can be used throughout all John Charcol collateral.



# BRAND SYSTEM EXAMPLES



## OUR COLOUR PALETTE

Red and Grey are our signature colours. They reflect the high calibre of the consultancy we provide. No other colours should be introduced into our colour palette.

The color palette section features two primary color swatches: a red swatch labeled 'Pantone 186' and a dark grey swatch labeled 'Pantone 426'. Below each swatch are its corresponding CMYK, RGB, and HEX values. To the right, there are two columns of color tints. The first column shows three red tints labeled 75%, 50%, and 25%. The second column shows three grey tints labeled 75%, 50%, and 25%.

Color	CMYK	RGB	HEX
Red (Pantone 186)	C0 M96 Y65 K4	R208 G0 B44	#D0002C
Dark Grey (Pantone 426)	C10 M0 Y10 K100	R37 G40 B42	#25282A

**Tints:**

- Red Tints: 75%, 50%, 25%
- Grey Tints: 75%, 50%, 25%

It's possible to use tints of the primary colours. This allows for a greater degree of variation and creating hierarchies when designing collateral, but not diluting the brand's association with its primary colours.

## OUR TYPOGRAPHY

**Our main typeface is DIN 2014.** It is to be used on all printed collateral and video outputs. The three weights, light, medium and bold should be used to create hierarchies of information. For web applications, Arial should be used.

DIN 2014 Light

AaBbCcDdEeFfGgHh 1234567890?!\*\\*

DIN 2014 Medium

AaBbCcDdEeFfGgHh 1234567890?!\*\\*

DIN 2014 Bold

AaBbCcDdEeFfGgHh 1234567890?!\*\\*

DIN 2014 Regular

AaBbCcDdEeFfGgHh 1234567890?!\*\\*

### TYPOGRAPHIC LAYOUT

When designing collateral, creating hierarchies of information is crucial to make it easier to distinguish key information. With this in mind, there are some rules that should be followed to ensure consistency in output.

Headers - **CAPS BOLD**

- Sub headers - Medium

- Body copy - Light

- Quotes - LIGHT CAPS/ MEDIUM CAPS/

**BOLD CAPS**

Using colour is another way of highlighting the importance or hierarchy of text. For example, making all headers the John Charcol Red. Be sparing in your use of colour, as this will have a greater visual impact. Ensure that you are consistent in choices, for greater visual clarity.

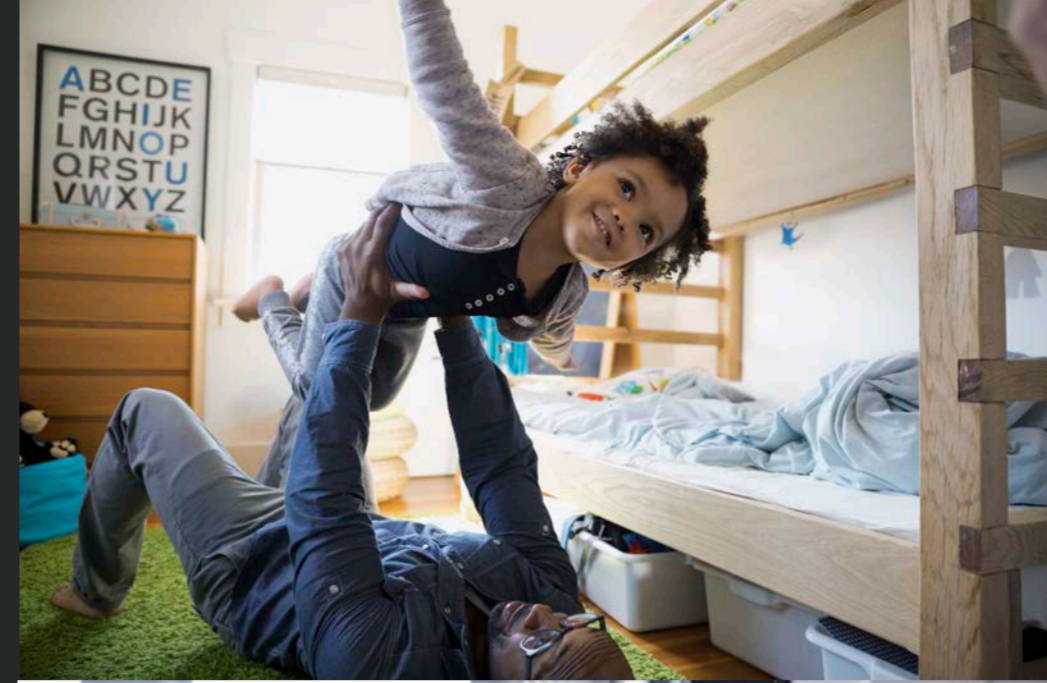
## OUR PHOTOGRAPHY

Photography and illustrations are powerful and emotive tools that express our values just as strongly as colours and typefaces. The right imagery enhances any marketing campaign, leaving a positive and lasting impression, adding to brand awareness and a connection with the company.

Our photographic style needs to also express our values and attributes. It's difficult to give hard and fast rules about such a varied subject, but the following points and examples give some guidance.

Our communications are aimed at different audiences. To ensure that our photography gives us the flexibility to cover a wide range of subjects and speak to a variety of people, we have created three different styles of photography. It's important that the right images are used in the correct context. When designing any collateral, consideration should be taken of the content it is supporting.

Our photos are a reflection of our values. We believe that our photography should be honest, genuine, consistent and reflect the diverse range of people and clients who John Charcol represents.



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## OUR PEOPLE



People photography for campaigns should be striking, different and bold. It should show that we think differently and set us apart from our competitors.

The expertise and knowledge of our team is what sets us apart and our lead images should show the 'team' in real to life situations, at ease in their working environments and showing confidence. This will add to the image of a professional and genuine style. The style is for the most part reportage, where shots are intentionally natural, not posed or staged. The added use of close-up 'straight to camera' shots will also add interest and impact to campaigns. People photography will be predominantly used in more solutions based marketing materials. When taking photos of our people they should be in natural with low depth of field. We want to make them the focus of the photo.

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## OUR CLIENTS



All photos should be in colour and our people should be dressed in work smart attire (men in suits and tie, women in a suit with jacket or dress that covers at least the top half of their arm and upper body).

Any photos of our clients should be taken in natural light with camera settings to suit the environment and intended use. Photos should contain no more than four people, including pets. No sports attire or any apparel containing slogans or branding are to be worn, no direct eye contact and setting should be natural.

Direct eye contact should be captured for our people and indirect eye contact for our clients.



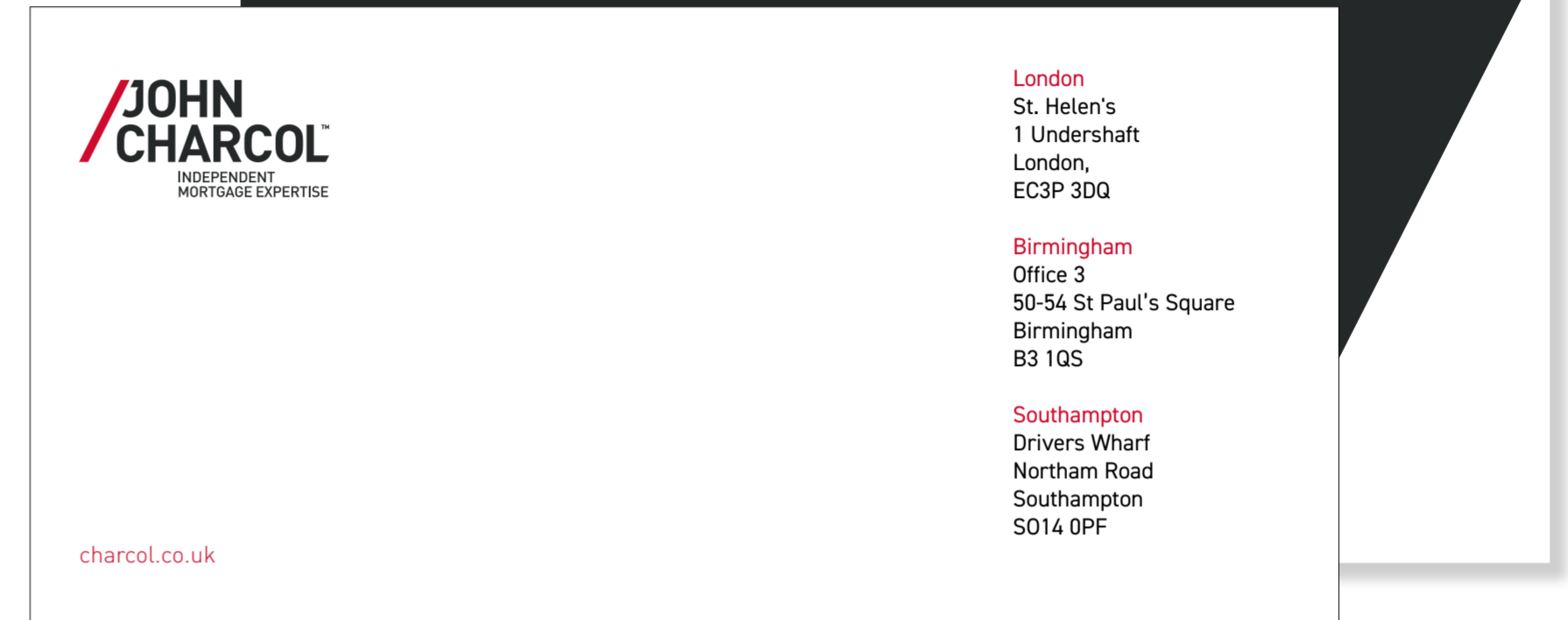
We have shown a few examples of how the elements of our brand come together visually.

# OUR STATIONERY

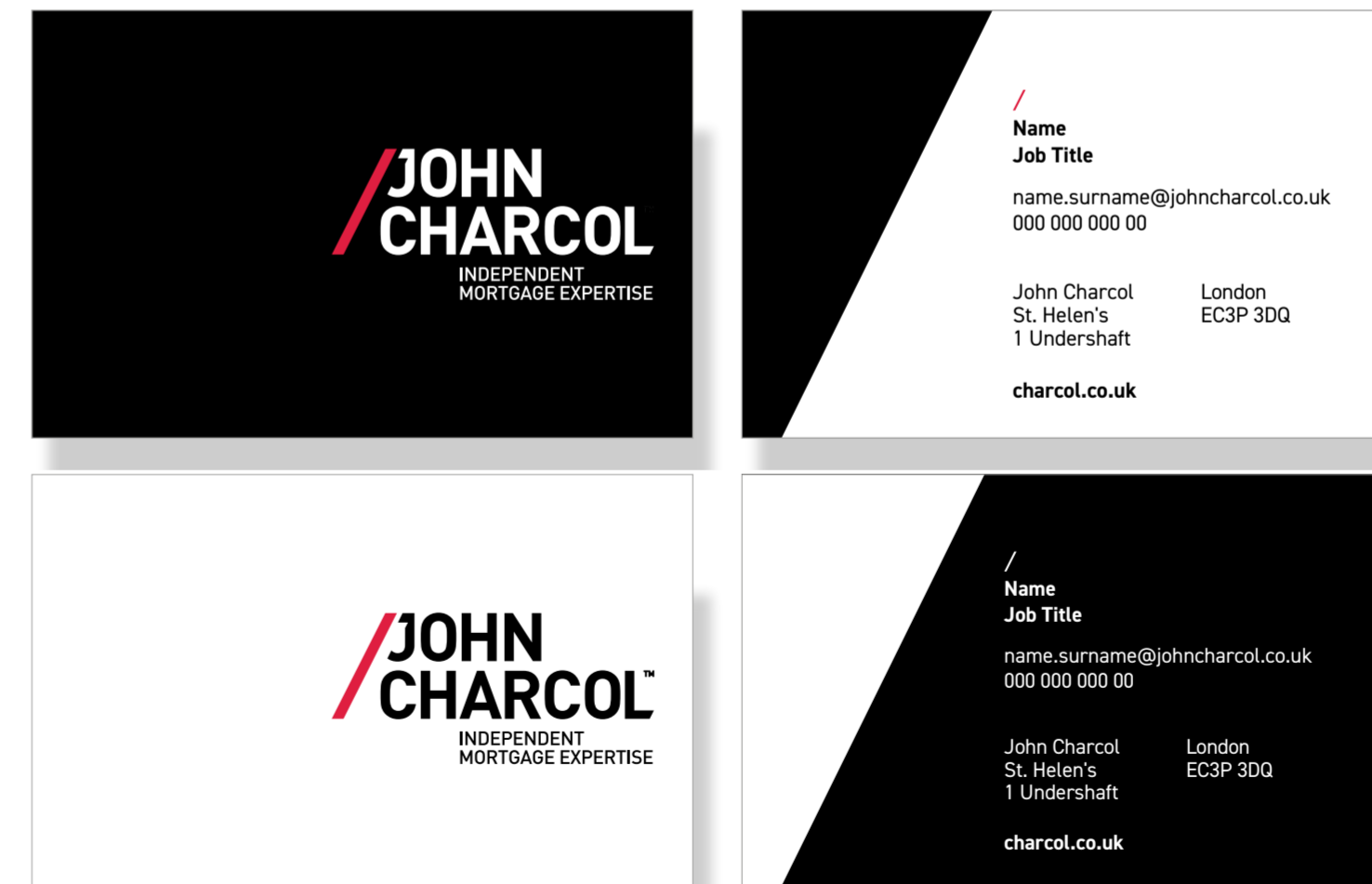
Letterhead



Compliment Slip



Business Card



## BRAND USAGE

Our brand must be consistent as per our values, each method of usage should follow our brand guidelines and not stray.

## SCREEN SAVERS



## EMAIL SIGNATURES

Our email signatures should be an e-version of our business cards. Email font should be Arial 11 and emails should always contain an introduction (Hi, Dear, To) and end with anything other than 'thanks'.

Name  
Position

[firstname.lastname@johncharcol.co.uk](mailto:firstname.lastname@johncharcol.co.uk)  
Direct: 00000 000 000 Ext: 0000  
[charcol.co.uk](http://charcol.co.uk)



John Charcol  
St. Helen's  
1 Undershaft

London  
EC3P 3DQ

**JOHN CHARCOL**  
INDEPENDENT  
MORTGAGE EXPERTISE

Name  
Position

[firstname.lastname@johncharcol.co.uk](mailto:firstname.lastname@johncharcol.co.uk)  
Direct: 00000 000 000 Ext: 0000  
[charcol.co.uk](http://charcol.co.uk)



John Charcol  
Drivers Wharf  
Northam Road

Southampton  
SO14 0PF

**JOHN CHARCOL**  
INDEPENDENT  
MORTGAGE EXPERTISE

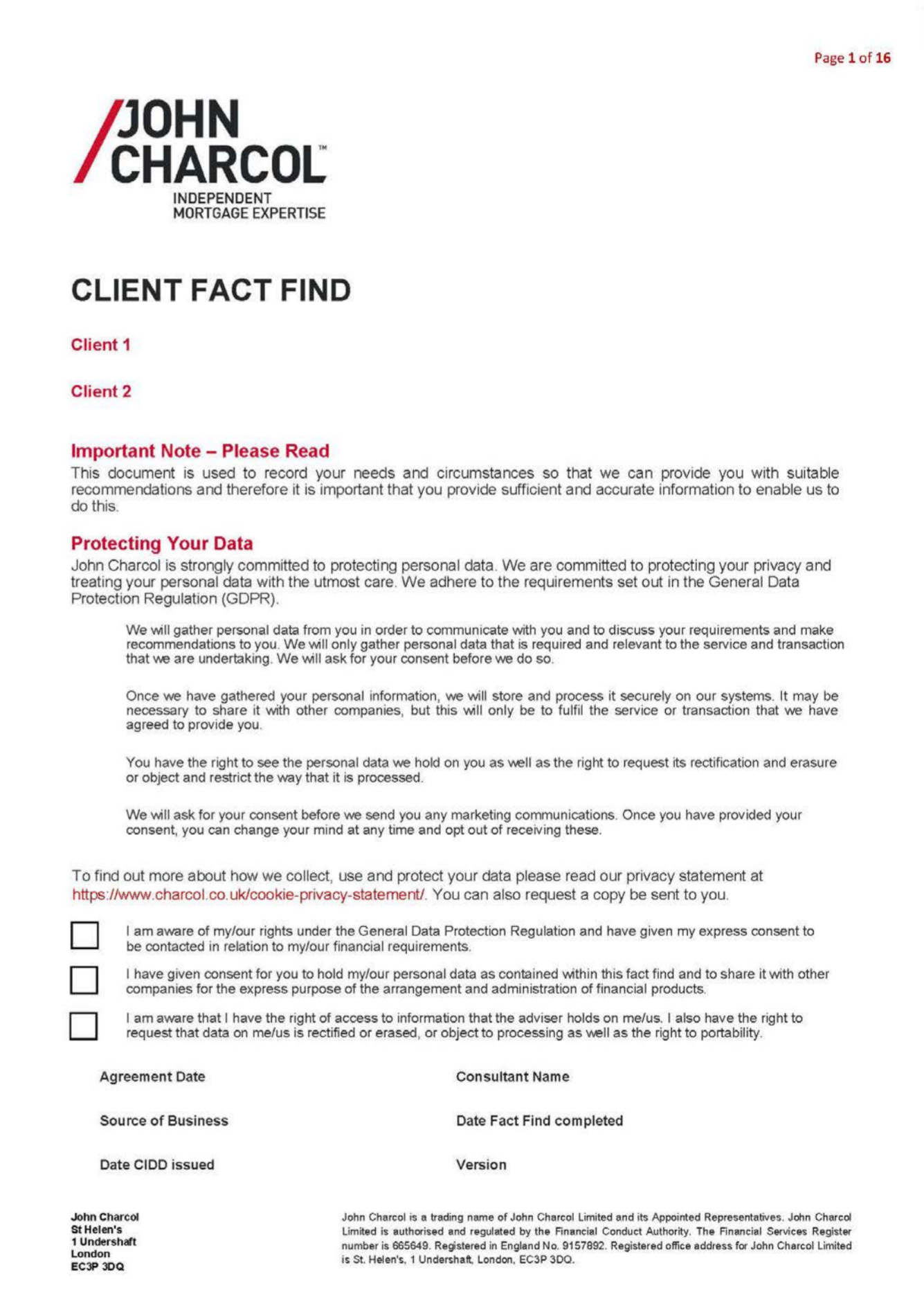


# POSTERS



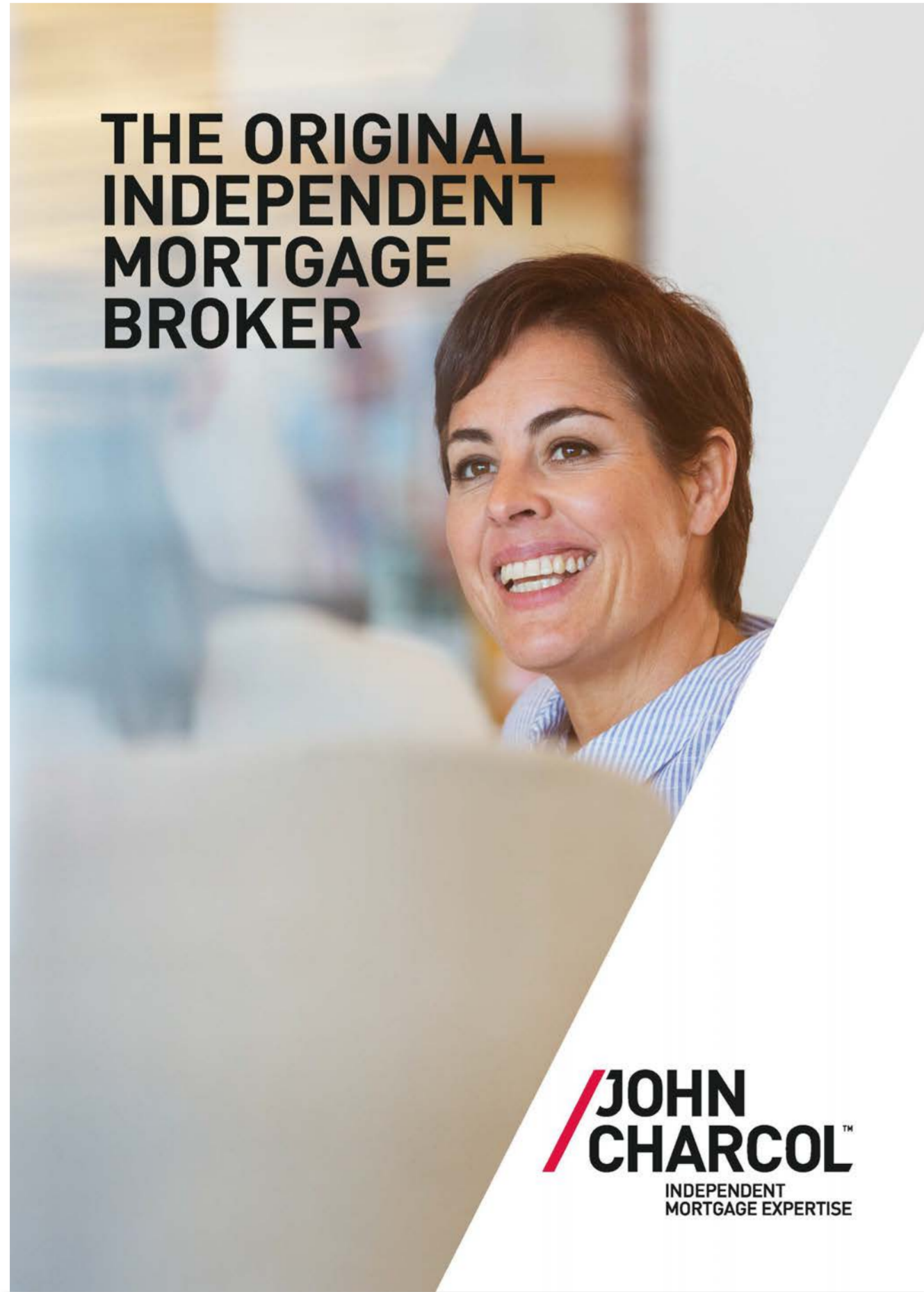
# INTERNAL DOCUMENTS

All internal documents should show our logo in the correct placement.



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**/ CORPORATE BROCHURE**

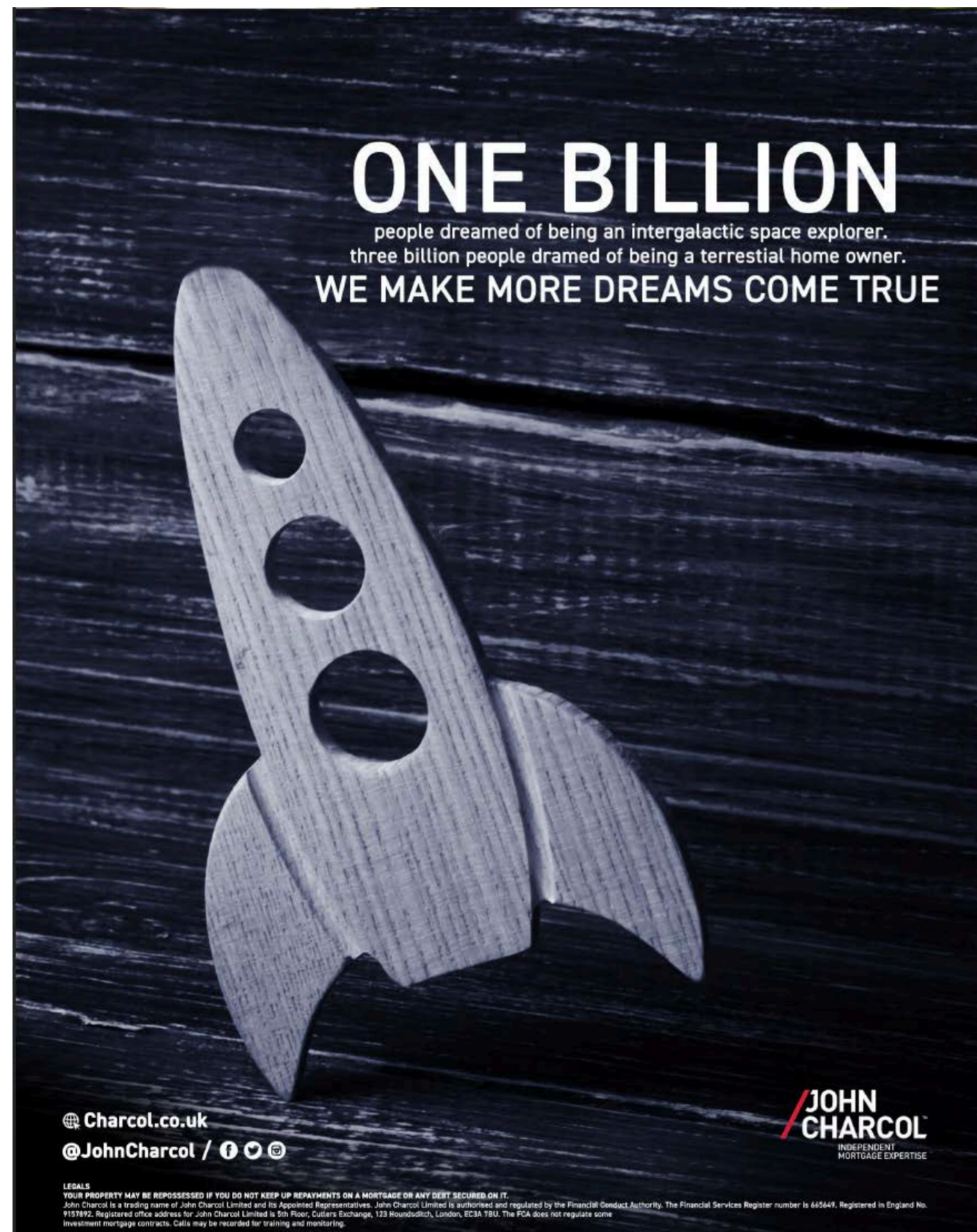


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**/ MORTGAGE BROCHURE**



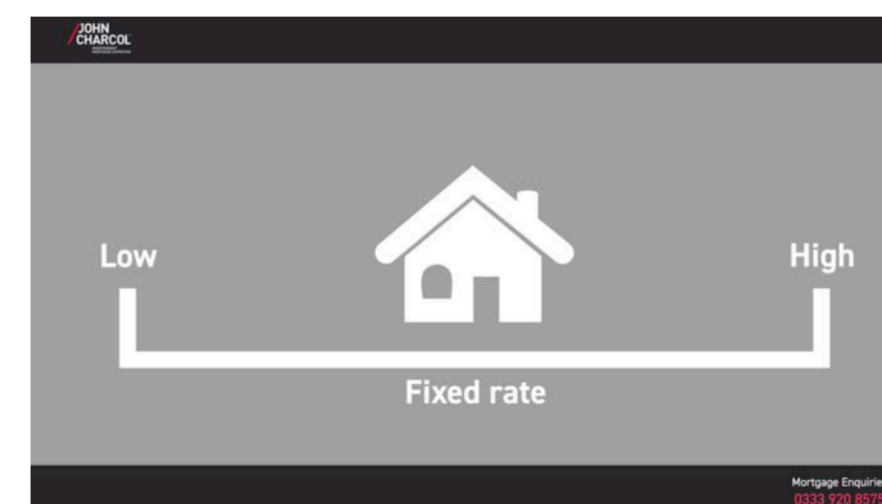
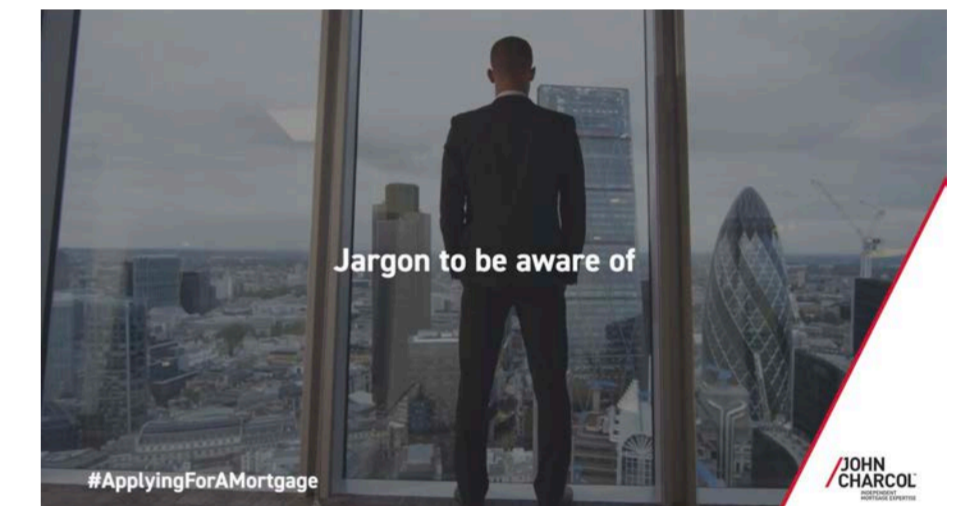
## / PRINT ADVERTISING



## / VIDEO

Whether for internal or external use – videos should be clearly recognisable as John Charcol. All videos must adhere and include:

- Logo must be on the screen at all times
- Must be in colour and not black and white
- Any graphics should follow design guidelines
- The slash must be used for any transition
- A clear call to action to be used at the end of the video



Subscribe



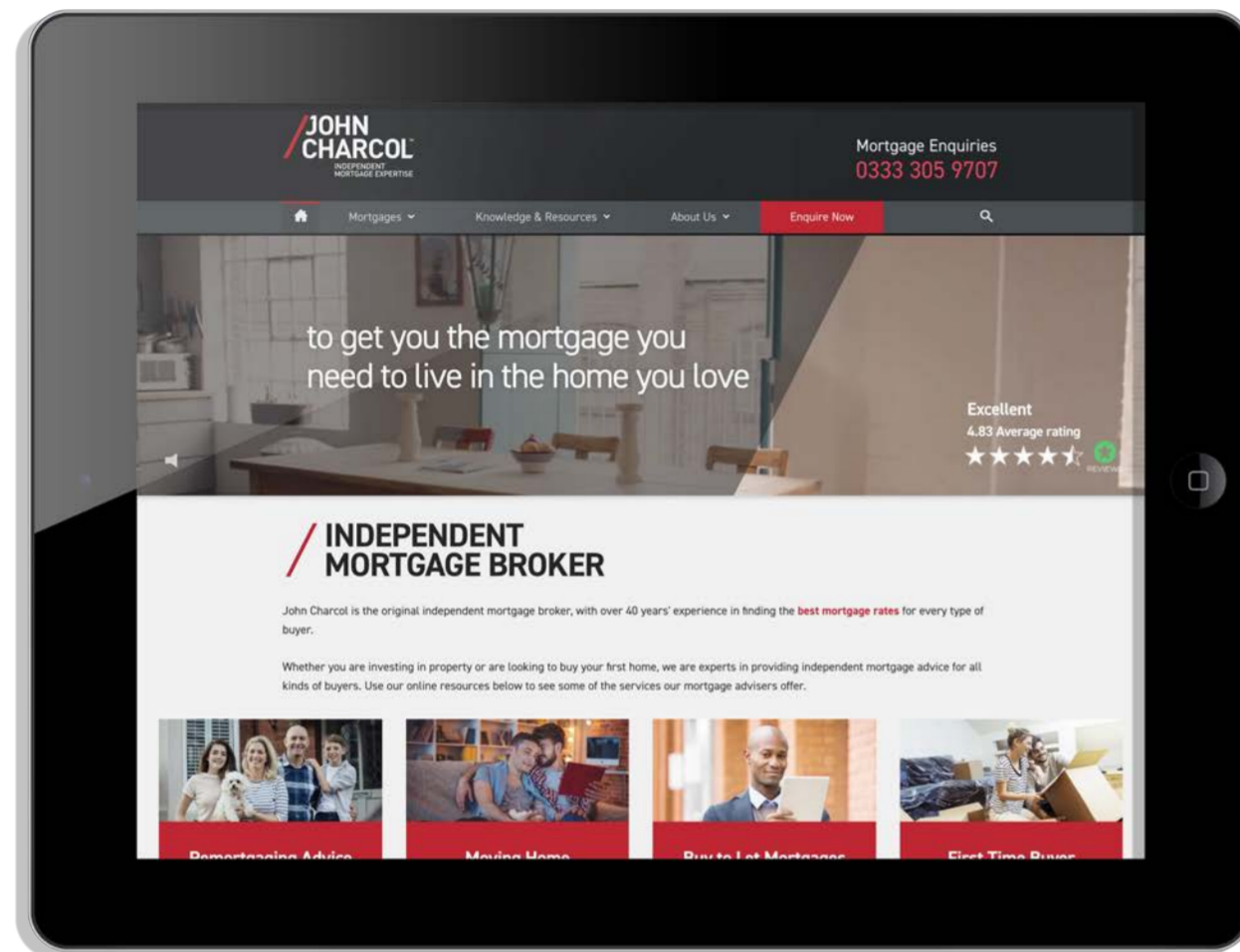
Previous Video



Visit Charcol.co.uk



# WEBSITE EXAMPLE



# MERCHANDISE



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## SOCIAL MEDIA

A mortgage is one of the biggest personal purchases anyone can make and an important step for clients that's why social media is the perfect place where mortgage brokers like us can match this tone by expressing our own personal touch.

Types of posts:

- Ask the Experts
- Case Studies
- JC in the News
- Press Releases
- Recruitment and Motivational
- Blog Posts
- Reviews
- Tools and Guides
- Seasonal Posts
- Partnerships

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## PAY PER CLICK ADVERTISING

Our pay per click advertising is led by our service. Our tone in all of our advertising should reflect our values.

Example:

John Charcol Mortgage Advisers  
[Charcol.co.uk](http://Charcol.co.uk)

Straight-forward advice from the original experts. We find you the right mortgage Your adviser will walk you through your mortgage application from start to finish

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## DISPLAY ADVERTISING

Each display campaign should focus on a type of audience and link back to our values.

Must include:

- Logo
- Clear Call to Action
- Appropriate Images

**London**

St. Helen's  
1 Undershaft  
London,  
EC3P 3DQ

**Birmingham**

Office 3  
50-54 St Paul's Square  
Birmingham  
B3 1QS

**Southampton**

Drivers Wharf  
Northam Road  
Southampton  
SO14 0PF

[charcol.co.uk](http://charcol.co.uk)

  
**JOHN  
CHARCOL**<sup>TM</sup>  
INDEPENDENT  
MORTGAGE EXPERTISE