

Treating Customers Fairly

We work to the principles of Treating Customers Fairly (TCF). We treat our customers with respect and endeavour to provide advice and services that consider their needs, circumstances, budgets and expectations. We are a business that listens to its customers, partners, staff, suppliers, lenders and regulators. We are open to their feedback. As such, we work to a set of principles within our business and the services that we offer.

Our Business

Our business operations are driven by the current and potential needs of our customers.

We consider the impact of any changes to our business (and where possible our industry) on our customers.

Payments to our employees support the sale of appropriate products and services and the ongoing account management.

Our employees receive regular training on Treating Customers Fairly amongst other topics.

We endeavour to achieve an acceptable outcome for our customers taking into account the products and services available to us within our industry.

Our Services

We explain the key facts and attributes of products offered and make sure that our documentation and marketing material is clear, easy to understand and not misleading and is relevant to our target customers wherever possible.

We will detail all known costs and relevant recommended services clearly within our quotation/order documents.

We regularly review our sales activities to ensure that we meet the needs of our target customers.

We have a published complaints policy and treat any complaint seriously, positively and transparently.

Our response will be timely, clear, easy to understand and will provide constant learning in our business.

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