

TREATING CUSTOMERS FAIRLY POLICY

This policy provides guidance to all staff on our business approach in respect of Treating our Customers Fairly.

1. INTRODUCTION

We are committed to treating all our customers fairly. This policy outlines our approach to ensuring that every interaction with our customers is conducted with integrity, transparency, and fairness. Although we do not provide advice, we aim to provide clear and accurate information that allows our customers to make informed decisions.

2. POLICY STATEMENT

We are dedicated to delivering the highest standard of service, ensuring that our customers are always treated fairly. We believe that fair treatment is essential to building and maintaining trust with our customers. This policy is aligned with the six outcomes of the Treating Customers Fairly (TCF) framework as outlined by the Financial Sector Conduct Authority (FSCA).

3. KEY PRINCIPLES

1. **Customer-Centric Culture:** We place the fair treatment of customers at the core of our culture. All employees are expected to consider the customer's perspective in every action they take.
2. **Clear Communication:** We provide customers with clear, accurate, and up-to-date information about our products and services. Our communications are designed to be easily understood, avoiding jargon and technical language wherever possible.
3. **Transparency in Product Information:** We ensure that all product information is presented transparently, enabling customers to understand the features, benefits, risks, and costs associated with our products.
4. **Access to Information:** We make it easy for customers to access the information they need to make informed decisions. This includes providing information in a timely manner and ensuring that it is readily available through various channels.

5. **Handling Complaints and Inquiries:** We are committed to addressing customer complaints and inquiries promptly and fairly. Our processes are designed to ensure that any issues raised by customers are resolved efficiently and transparently.
6. **Monitoring and Continuous Improvement:** Feedback and data are used to continuously improve our processes and ensure that we consistently meet the TCF outcomes.

4. RESPONSIBILITIES

- **All Employees:** Every employee is responsible for ensuring that they act in accordance with this TCF policy and uphold the principles of fair treatment in all customer interactions.
- **Management:** Managers are responsible for promoting and enforcing the TCF policy within their teams, ensuring that all staff understand and adhere to the principles outlined.
- **Compliance Team:** The Compliance Team monitors adherence to the TCF policy and ensures that all practices are in line with regulatory requirements. They are also responsible for reporting on TCF performance to senior management.

5. MONITORING AND REVIEW

This policy will be regularly reviewed to ensure it remains effective and aligned with any changes in regulations or customer expectations. Monitoring of our TCF outcomes will be ongoing, with periodic reporting to senior management.

6. CONCLUSION

Treating customers fairly is not just a regulatory requirement but a core value that underpins our business. By adhering to this policy, we aim to build lasting relationships with our customers based on trust, transparency, and fairness.