

## TREATING CUSTOMERS FAIRLY (TCF) POLICY

Treating Customers Fairly is a core principle of our company and the way we conduct our business. We are constantly striving to improve our service and develop new and innovative ways to communicate our services and new product information to our clients. We commit to provide clear and concise information on all products marketed to the client.

The Key factors that determines our policy of treating customers fairly is as follows:

1. The client can be confident that they are dealing with a firm which holds the fair treatment of our customers.
2. Products and services marketed are designed to meet the individual needs of our customers.
3. Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.
5. Clients are provided with products that perform as we have led the customer to expect, and the associated service is at an acceptable standard to what they expect.
6. Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.
7. Any complaints or grievances received from a client will be handled in a sympathetic, positive and professional manner.

Our customer's feedback is important to us. We want to know whether your experience with us lives up to your expectations. If you have any feedback let us know, because your views are vital to helping us improve our service in the future.

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