

POLICY STATEMENT

We are committed to treating our client's customers fairly in all of our interactions with them. This is regarded as crucial in maintaining our integrity and protecting our reputation, as well as that of our clients. To this end we are committed to:

1. Ensuring that our staff are well versed in the TCF Principles.
2. Ensuring that our staff identify themselves fully to customers and show their photographic ID cards.
3. Are open with our clients customer regarding the reason for our visit.
4. Ensuring that, where appropriate, if a customer wishes to offer a repayment plan, that we provide income and expenditure forms to assist the customer in identifying all of his/her outgoings to enable a sustainable repayment offer.
5. Although we cannot advise customers, we can ensure that they are provided with contact details, should they wish to discuss their situation with our clients, and that they are given the opportunity to do so.
6. Ensuring that all complaints are raised to our clients promptly.

TCF Outcome 1

Consumers can be confident that they are dealing with a firm where the fair treatment of customers is central to the corporate culture.

TCF is considered at the highest levels of our firm. The subject of TCF is a standing item on the agenda of the management review meetings as per our ISO9001 schedules (held six monthly) who discuss the TCF and complaint data.

All of our staff are aware of the requirement to treat customers fairly, not only because it is a regulatory requirement but because our clients customers are central to our business and treating customers fairly helps us to foster good client relationships.; This Policy has been circulated to all staff and, furthermore, staff are encouraged to suggest to management how our treatment of our clients might be further enhanced.

Management Information:

We are a small firm and Senior Management is heavily involved in our day-to-day activities.; To demonstrate adherence to Outcome 1, we retain the minutes of the management review meetings to demonstrate that TCF has been considered at the highest level, as well as reviewing the complaint logs.

TCF Outcome 2

Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

We do not currently provide any products or services that are marketed to consumers, therefore, we do not believe that this outcome is relevant to our activities.

TCF Outcome 3

Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Although we are not selling any products or services to consumers, we must ensure that we provide clear information when dealing with them regarding who we are and what our intentions are regarding their account.

Management Information:

To demonstrate adherence to Outcome 3, we retain the minutes of the management review meetings to demonstrate that complaint logs have been reviewed and acted upon where required.

TCF Outcome 4

Where consumers receive advice, the advice is suitable and takes account of their circumstances.

We do not offer advice to consumers in any way, therefore, we do not believe that this outcome is relevant to our activities.

TCF Outcome 5

Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

We do not currently provide any products or services that are marketed to consumers, therefore, we do not believe that this outcome is relevant to our activities.

TCF Outcome 6

Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

We have in place a complaints procedure and complaints policy which comply with the FCA's rules governing complaints and which we follow in the event that we receive a complaint. Our staff are provided with training to ensure that they are able to recognise what a complaint is and to deal with it according to our processes.

Management Information:

- Analysis of complaint logs both monthly when produced and at six monthly management review meetings.
- Any actions noted on the complaint logs are recorded as improvement logs within our ISO 9001 system.



Treating Customers Fairly Policy

Issue No: 6
Date: 12/5/2023
Confidentiality level: Public

Acknowledgement:

I have read and understood the content of this policy.

I am aware of where to find it on the Integrated Management System to ensure I am updated with any amendments to it.

I agree to abide by the content of this policy at all times.

Signature:

Date: