

Treating Customers Fairly

6 Consumer Outcomes

The Chester Partnership Ltd is an appointed representative of Intrinsic Financial Planning Limited and Intrinsic Mortgage Planning Limited which are authorised and regulated by the Financial Conduct Authority (FCA). FCA guidance states that:

All firms must be able to show consistently that fair treatment of customers is at the heart of their business model.

Above all, customers expect financial services and products that meet their needs from firms they trust.

Consumer outcomes

There are six consumer outcomes that firms should strive to achieve to ensure fair treatment of customers. These remain core to what we expect of firms.

- **Outcome 1:** Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- **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.
- **Outcome 3:** Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- **Outcome 4:** Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- **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.
- **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.

The Chester Partnership is positive about the future for financial services in the UK and we are fully supportive of TCF principles. Please see our Treating Customers Fairly statement.

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