

Treating Customers Fairly

We recognise that treating customers fairly is fundamental to our continued success as we strive to maintain our award winning status and reputation for being *'a little bit special'*.

We are positive about the future for financial services in the UK, and are fully supportive of the Financial Conduct Authority's (FCA) key objectives which are: -

- To secure an appropriate degree of protection for consumers;
- To protect and enhance the integrity of the UK financial system; and
- To promote effective competition in the interests of consumers.

Treating Customers Fairly (TCF) is fundamental to these objectives and aims to deliver six improved outcomes for consumers [1]. This statement is intended to provide clarity and understanding of how we are focused on trying to achieve these outcomes.



Our culture is built on being open and honest with the spirit of fairness central to all we do.



Depending on the needs of our customers, we offer a comprehensive range of flexible financial planning, financial advice and on-going services.



Throughout the advice process, we provide customers with timely communication that is accurate, concise and easily understood.



Our advice is based on the needs of our customers and is balanced to reflect both the benefits and any associated downsides, or risks.



We follow robust, clearly documented systems & processes to ensure our customers experience consistency in advice and reasonable predictability in the eventual outcomes.



We are committed to continuous improvement and welcome feedback at all times, using positive comments to reinforce the good things we do, whilst negative views are used to consider changes and further improvements.

www.treatingcustomersfairly.biz

[1] Please ask for more information about the six outcomes of TCF.