



## What Treating Customers Fairly (TCF) means to our business

We are committed to ensuring our customers are treated fairly and that all members of staff understand what TCF means to our business.

<p><b>TCF Outcome 1 – CONFIDENT CONSUMERS – THIS MEANS:</b></p> <p><b>This means –</b></p> <ul style="list-style-type: none"> <li>• We keep the customer at the heart of all we do</li> <li>• All staff are aware of TCF and what it means to our business</li> <li>• We review our processes and procedures</li> <li>• We carry out compliance monitoring</li> <li>• We collate and review management information</li> <li>• When we identify any issues we change and improve our processes</li> <li>• We ask our customers for feedback</li> </ul>
<p><b>TCF Outcome 2 – PRODUCTS AND SERVICES</b></p> <p><b>This means –</b></p> <ul style="list-style-type: none"> <li>• Our financial promotions are properly targeted</li> <li>• We know our customers and can segment them for marketing purposes</li> <li>• We track new business based on our marketing</li> </ul>
<p><b>TCF Outcome 3 – CLEAR INFORMATION</b></p> <p><b>This means –</b></p> <ul style="list-style-type: none"> <li>• All communications are written in plain English</li> <li>• We respond in a timely manner to queries</li> <li>• We carry out file reviews to ensure our sales process has been followed</li> <li>• Our advisers have their skills and knowledge assessed</li> <li>• We ask our customers for feedback on our service</li> </ul>
<p><b>TCF Outcome 4 – ADVICE IS SUITABLE</b></p> <p><b>This means –</b></p> <ul style="list-style-type: none"> <li>• We fact find our customers</li> <li>• We establish what their objectives are</li> <li>• We carry out research on provider, product, funds and suitability</li> <li>• We carry out file reviews to check suitability of advice</li> <li>• We review and action any points required as a result of file reviews carried out</li> <li>• We ask our customers for feedback</li> </ul>
<p><b>TCF Outcome 5 – MEETING CLIENT EXPECTATIONS</b></p> <p><b>This means -</b></p> <ul style="list-style-type: none"> <li>• We deliver on the agreed service with customers</li> <li>• We ensure products meet the customers requirements</li> <li>• We ensure the Provider meet expected service standards</li> <li>• We ask our customers for feedback</li> <li>• We have a complaints process</li> <li>• We take action on any matters raised as a result of a complaint</li> </ul>
<p><b>TCF Outcome 6 – NO UNREASONABLE BARRIERS</b></p> <p><b>This means -</b></p> <ul style="list-style-type: none"> <li>• We deal with any customer who wants to change product or switch</li> <li>• We deal with any customer who wants to claim or complain</li> <li>• We ensure no unreasonable penalties are applied when a customer requests action</li> </ul>