

Service Charter

Treating Customers Fairly

What Treating Customers Fairly (TCF) means to us

For our customers:

- Being able to identify with our customers - understanding them and their needs.
- Having trained and competent people dealing with customers. Advisers are experienced and have expertise in their specific areas of business.
- Employees only provide advice in areas where they are competent and authorised to do so.
- To deliver a service to our customers that meets or exceeds their expectations.
- Being considerate and appropriately transparent in our dealings with customers.
- Communicating in an open and fair manner with clear, precise and relevant supporting documentation
- Providing an appropriate level of post-sale service.

Business practice:

- Conducting an ongoing review of how we conduct our business to ensure we are treating our customers fairly.
- Ensuring we effectively recruit competent persons and identify any training needs
- Having integrity in all our business practices.
- Consistently doing the right thing that is equitable to all parties involved.
- To ensure all internal and external communication is of the highest possible standard.
- To utilise only those suppliers who meet our own quality standards
- Being prepared to change our behaviour if needed.
- To be successful, innovative and profitable.