Treating customers fairly is at the core of our business operations. We appreciate that looking after our customer's interests is paramount to client confidence.

The Financial Conduct Authority (FCA) has promoted TCF as a philosophy and produced six outcomes. These objectives have been incorporated as a culture and applied to all our processes and procedures.

Objectives for Treating Customers Fairly (TCF)

Outcome 1

Consumers can be confident that they are dealing with firms where TCF is central to the corporate culture

Outcome 2

Products and services are designed to meet the needs of identified consumer groups and targeted accordingly

Outcome 3

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

Outcome 4

Where consumers receive advice, it 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 both of an acceptable standard and as they have been led to expect

Outcome 6

There are no unreasonable post-sale barriers imposed by firms when consumers want to change product, switch provider, submit a claim or make a complaint