



## TREAT CUSTOMERS FAIRLY (TCF) POLICY

**Reviewed: 07 July 2021**

### 1. POLICY STATEMENT

Prestigeplan Brokers ensures clients are at the heart of all that we do, and we understand that the customer is essential to our success. We are fully committed to providing the highest standards of client service and advice.

Our customers are our most valuable asset and our aim is to ensure that we deliver a user-friendly, robust, and cost-effective financial advice and intermediary, products and services. As a part of our overall approach, we are fully committed to treating our clients fairly and as such we endeavor to meet their expectations of high-quality service.

Our TCF policy is centered around the guidance provided by the Financial Sector Conduct Authority and our external compliance officers, to ensure that we consistently deliver fair outcomes to our clients and take responsibility for the brokerage and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. As an Authorised financial services provider, we take the requirements of the FSCA seriously, especially the requirement to treat our clients/customers fairly.

The pillars central to our TCF initiative are as follows:

**Outcome 1:** Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm culture.

**Outcome 2:** Products and services marketed and sold by us are designed to meet the needs of identified customer groups and are targeted accordingly.

**Outcome 3:** customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

**Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances.

**Outcome 5:** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

**Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

## 2. OUR SERVICE

- - We ascertain the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their knowledge and experience.
- - We continually aim to understand the needs of our clients
- - We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- - We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- - We make certain our clients understand the risks associated with our services are the outset of an instruction.
- - We work hard to ensure that the service and risk information remains clear and prominent always.
- - In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it.

## 3. OUR APPROACH

Our priority is to provide our clients with excellent service underpinned by quality and choice. We are committed to ensuring our employees, customers and advisers want to buy our services, stay with us and recommend us to their friends, families and colleagues.

Our service is shaped by listening to our clients needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.

We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.

We recognize that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.

All our employees are fully trained in dealing with our clients, and in treating them fairly. We remunerate and incentivize our employees to encourage them to deal with all clients fairly, and to continually find ways to improve.

#### 4. COMPLAINTS

We respond in a timely manner to our customers a prospective customers questions and queries and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by us to meet our obligations to our clients and our regulator and the ombudsman.

We are happy to provide full details of our complaints process on request.

Our policy is in line with the current guidance from the FSCA and is in line with the principles of the FSCA that an authorized FSP must pay due regard to the interests of its customers and treat them fairly.