

TREATING CUSTOMERS FAIRLY

Treating customers fairly (TCF) is central to the delivery of The Financial Conduct Authority (FCA) retail regulatory agenda, which aims to ensure an efficient and effective market and thereby help consumers achieve a fair deal.

Firms must be able to demonstrate that they are consistently delivering fair outcomes to consumers and that senior management are taking responsibility for ensuring that the firm and staff at all levels deliver the consumer outcomes relevant to their business through establishing an appropriate culture.

Interface Financial Planning Ltd fully supports the Financial Conduct Authority TCF initiative and believes it satisfies the six consumer outcomes which are summarised below:

- 1 Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- 2 Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
- 3 Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- 4 Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- 5 Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
- 6 Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.