

Treating Customers Fairly Strategy Statement

1. Strategy and Behaviours

- Treating customers fairly is embedded within our brand values of market expertise and customer service excellence.
- The principles of Treating Customers Fairly will be incorporated at every level when planning our commercial strategy and objectives.

2. Product and Service Design

- We will supply and market products and services based on a clear understanding of the needs of customers.
- We will monitor market changes and we will respond accordingly to ensure the continued appropriateness of our products and services.

3. Financial Promotions and Marketing

- We will provide appropriate information in a way that aims to be clear, fair and not misleading.
- We will market our products and services to the appropriate target markets.
- We will market our products and services to customers in a responsible manner.
- We will ensure that our marketing and FP's are honest, open and transparent with clear, accurate and proportionate disclosure.

4. Sales and Advice Process

- We will ensure that sales and customer service staff have thorough training on all products they advise on or sell and where we do give advice to customers the advice is suitable and takes into account the customers circumstances.
- We will ensure that customers are provided with clear information about the product most suitable to them and are kept appropriately informed before, during and after point of sale.
- We will ensure that customers are provided with products that perform as we have led them to expect.
- We will ensure that we communicate product and service information to our target consumers in a meaningful and timely manner.
- We will ensure that we operate sales incentives that assure fairness to the customer, that are based on the quality of the sales service given and not only reward sale volumes.

5. Aftersales Information and Services

- We will ensure that our after sales services are both of an acceptable standard and also as we have led our customers to expect.
- We will actively encourage customer feedback on all of our products and services at every stage of the customer journey.
- We will monitor and record all customer feedback on our third party service providers and continually audit their service levels.

6. Complaint Handling

- We will identify common underlying causes of complaints and take actions to eliminate the root cause.
- We will ensure that customer complaints are assessed fairly, promptly and impartially.