



We are committed to ensuring our customers are treated fairly and that all staff understand what TCF means to our business.

TCF Outcome 1 – CONFIDENT CONSUMERS – THIS MEANS:

- We keep the customer at the heart of all we do
- All staff are aware of TCF and what it means to our business
- We review our processes and procedures
- We carry out compliance monitoring
- We collate and review management information
- When we identify any issues we change and improve our processes
- We ask our customers for feedback

TCF Outcome 2 – PRODUCTS AND SERVICES – THIS MEANS:

- Our financial promotions are properly targeted
- We know our customers and can segment them for marketing purposes
- We track new business based on our marketing

TCF Outcome 3 – CLEAR INFORMATION – THIS MEANS:

- All communications are written in plain English
- We respond in a timely manner to queries
- We carry out file reviews to ensure our sales process has been followed
- We carry out client reviews
- Our advisers have their skills and knowledge assessed
- We ask our customers for feedback on our service

TCF Outcome 4 – ADVICE IS SUITABLE – THIS MEANS:

- We fact find our customers
- We establish what their objectives are
- We carry out research on provider, product, funds and suitability
- We carry out file reviews to check suitability of advice
- We review and action any points required as a result of file reviews carried out
- We ask our customers for feedback

TCF Outcome 5 – MEETING CLIENT EXPECTATIONS – THIS MEANS:

- We deliver on the agreed service with customers
- We ensure products meet the customers requirements
- We ensure the Provider meet expected service standards
- We ask our customers for feedback
- We have a complaints process
- We take action on any matters raised as a result of a complaint

TCF Outcome 6 – NO UNREASONABLE BARRIERS – THIS MEANS:

- We deal with any customer who wants to change product or switch
- We deal with any customer who wants to claim or complain
- We ensure no unreasonable penalties are applied when a customer wants specific action taken or changes made to their plan