

Treating Customers Fairly

Our aim is to deliver a high quality of service throughout our entire business and to accomplish this we are dedicated to ensuring the fair treatment of customers.

In conjunction with the Financial Conduct Authority's (FCA) regulatory system we adhere to 11 principles that form our fundamental obligations to consumers (an individual who uses our services wholly or mainly for purposes unrelated to the individual's trade, business or profession). These principles are as follows:

1. Integrity - we will conduct our business with integrity.
 2. Skill, care and diligence - we will conduct our business with due skill, care and diligence.
 3. Management and control - we will take reasonable care to organise and control our affairs responsibly and effectively, with adequate risk management systems.
 4. Financial prudence - we will maintain adequate financial resources.
 5. Market conduct - we will observe proper standards of market conduct.
 6. Customers' interests - we will pay due regard to the interests of our customers and treat them fairly.
 7. Communications with clients - we will pay due regard to the information needs of our clients, and communicate information to them in a way which is clear, fair and not misleading.
 8. Conflicts of interest - we will manage conflicts of interest fairly, both between ourselves and our customers and between a customer and another client.
 9. Customers: relationships of trust - we will take reasonable care to ensure the suitability of our advice and discretionary decisions for any customer who is entitled to rely upon its judgement.
 10. Clients' assets - we will arrange adequate protection for clients' assets when it is responsible for them.
 11. Relations with regulators - we will deal with its regulators in an open and cooperative way, and must disclose to the appropriate regulator approximately anything relating to the firm of which that regulator would reasonably expect notice.
- Our consumer protection work is designed to provide a fair outcome for our customers, the following 6 outcomes explain what we strive to achieve:
1. You can be confident that fair treatment is central to our corporate culture.
 2. The products and services we sell in the retail market are designed to meet the needs of the consumer groups that we target.
 3. You are provided with clear information and are kept appropriately informed before, during and after the point of sale.
 4. We will provide advice that is suitable and takes account of your circumstances.
 5. You are provided with products that perform as we have led you to expect, and the associated services are of an acceptable standard as you have been led to expect.
 6. You will not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.