
TREATING CUSTOMERS FAIRLY

Our aim is to deliver a high quality of service throughout our entire business, to accomplish this we are dedicated to 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. **Customer interests** – we will pay due regard to the interests of our customers and treat them fairly.
7. **Clear and accurate communication** – we will pay due regard to the 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. **Building relationships of trust** – we will take reasonable care to ensure the suitability of our advice and make discretionary decisions for any customer entitled to rely upon our judgement.
10. **Protecting clients' assets** – we will arrange adequate protection for our clients' assets when it is the responsibility for us to do so.
11. **Relations with regulators** – we will deal with our regulators in an open and cooperative way and disclose to them anything that they would reasonably expect.

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. **Fair treatment** – you can be confident that fair treatment is central to our corporate culture.
2. **Meeting your needs** – the products and services we sell in the retail market are designed to meet the needs of the consumer groups that we target.
3. **Clear and regular communication** – you are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. **Professional advice** – we will provide advice that is suitable and takes account of your circumstances.
5. **Contract performance** – 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. **Flexible customer focused service** – you will not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.