

Treating Customers Fairly (TCF) as a principle & in practice is at the heart of everything we do as a firm.

Our customers can trust us to provide them with financial services and products that meet their needs and explained to them in a clear and transparent way. Meeting customers' fair and reasonable expectations is the motivation of all our staff, their directors and our board.

## The six TCF outcomes

As a customer of our firm you can expect the following outcomes;

<ul style="list-style-type: none"><li>• <b>Outcome 1:</b> Fair treatment of customers is central to our corporate culture and governs everything we do. All our systems and controls support this objective.</li></ul>
<ul style="list-style-type: none"><li>• <b>Outcome 2:</b> Products and services marketed and sold by us in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.</li></ul>
<ul style="list-style-type: none"><li>• <b>Outcome 3:</b> Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.</li></ul>
<ul style="list-style-type: none"><li>• <b>Outcome 4:</b> Where our customers receive advice, the advice is suitable and takes account of their circumstances.</li></ul>
<ul style="list-style-type: none"><li>• <b>Outcome 5:</b> Our customers are provided with products that perform as we have led them to expect, and the associated service is of an acceptable standard that they have been led to expect.</li></ul>
<ul style="list-style-type: none"><li>• <b>Outcome 6:</b> We do not face our customers with unreasonable post-sale barriers if they wish to change product, switch provider, submit a claim or make a complaint.</li></ul>

If you feel that we have not met your expectations for any of the outcomes listed above we ask that you contact Alick Campbell, Director on 0191 519 6023

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