ALLAN JAMES
FINANCIAL SERVICES LTD

# Treating Customers Fairly Policy

Last Reviewed 21/05/2024

At Allan James Financial Services Ltd, we pride ourselves on being able to provide a high quality of service standard, ensuring customers are always treated fairly and with respect and guidance through each financial agreement, fully with all arrangements meeting the client's needs.

Treating Customer Fairly (TCF) is a key principle for companies like us that are regulated by Financial Conduct Authority (FCA). The FCA expects all regulated firms to pay attention to and achieve certain standards to protect consumers in the UK. In July 2023, the FCA's Consumer Duty rules came into force and the aim of this is to fundamentally improve consumer protection.

Achieving fair and positive customer outcomes and high standards of customer care is extremely important to us here at Allan James Financial Services Ltd. In order to achieve this we aim to:

- Invest in the training and development of our staff to ensure they are competent and focused on the importance of treating every customer fairly.
- Monitor activities to ensure that each finance enquiry is treated consistently and that any advice given is in the customers' best interests.
- Continually assess the services we provide to ensure we can meet changing requirements.
- Provide documentation to clearly and unambiguously explain how our agreement works.
- Empower our employees to ensure any concerns raised by a customer are immediately addressed.
- Communicate clearly and explain things in plain English and help ensure the customer understands our services.
- Treat the customer as an individual and offer the customer a choice of services based on their individual circumstances.
- Listen to the customers views and answer any questions honestly and deal with any problems quickly and fairly.
- Treat the customer fairly, with courtesy and respect. Observe the highest standards of integrity and professional standards.
- Conduct it business with integrity.
- Pay due regard to the information needs of customers and communicate information to them in a way that is clear, fair and not misleading.
- Manage conflicts of interest fairly, both between Allan James Financial Service Ltd and our customers and between a customer and another client.