

## **Treating Customers Fairly Policy**

### **Policy statement**

We at Moneysolve strive to ensure that our clients are at very heart of all that we do. We are fully committed to providing the highest standards of client service and advice.

Our customers are our most valuable asset and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective service. As a part of our overall approach we are fully committed to treating our clients fairly and as such we will endeavour to meet their expectations of high quality service.

Our treating customers fairly (TCF) policy is centred around the guidance provided by the Financial Conduct Authority (FCA) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the firm and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. At Moneysolve, we take the requirements of the FCA seriously, in particular, the requirement to treat customers fairly.

The FCA has outlined six key themes which are central to the TCF initiative:

1. Consumers should be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Services marketed and sold are done so with the aim that they meet the needs of client and are targeted accordingly.
3. Consumers should be provided with clear information and are kept appropriately informed before, during and after the client has decided to use our services.
4. Where advice is provided, it takes into account a client's individual circumstances and is suitable to the client's circumstances.
5. The service provided is of an acceptable standard and the services and products provided are in line with the clients expectations.
6. Consumers do not face unreasonable barriers to make a complaint, change product, switch provider or submit a claim.

We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our clients.

### **Our service**

- We will fully assess all new clients circumstances prior to accepting an instruction or recommending any debt solution, ensuring it is in line with our knowledge and experience
- We continually aim to understand the needs of our clients and review periodically the suitability of the advice we have previously given.
- We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.

- We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex unexplained concepts or definitions.
- We make certain our clients understand the risks associated with our services particularly at the outset of our relationship.
- We work hard to ensure that service and risk information remains clear and prominent at all times.
- In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it.

### **Our approach**

Our priority is to provide our clients with an excellent service underpinned by quality and choice.

We are committed to ensuring our employees, customers and advisers want to use our services, stay with us and recommend us to their families, friends and colleagues.

Our service is shaped by listening to our clients' needs and understanding what is important to them.

We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.

We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.

We recognise that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.

All of our employees are fully trained in dealing with our clients, and in treating them fairly. We have management systems in place to manage and ensure implantation of the Treating Customer Fairly principles.

### **Complaints**

We respond in a timely manner to our customers' and prospective customers' questions and queries, and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by us in order to meet our obligations to our clients and our regulator, The Financial Conduct Authority.

We are happy to provide full details of our complaints process on request.

Our policy is in line with the current guidance from the FCA and is in line with the principles of the FCA that "a firm must pay due regard to the interests of its customers and treat them fairly".