

Treating Customers Fairly

The FSA have identified 6 consumer outcomes which explains what they want Treating Customers Fairly to achieve to consumers. They state “Treating Customer fairly” (TCF) is central to the delivery of our retail regulatory agenda as well as being a key part of our move to more principles-based regulation – *FSA Website December 2007*

Outcome 1: Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture;

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly;

Outcome 3: Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale;

Outcome 4: Where consumers received advice the advice is suitable and takes account of their circumstances;

Outcome 5: Consumers are provided with products that perform as firms have led them to expect and the associated service is both of an acceptable standard and as they have been led to expect;

Outcome 6: Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Here at **Reeves Financial Solutions**, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative ‘Treating Customers Fairly’.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Should you feel that we have fallen short then we would ask that you please call us on 01748 850481

Our commitment to you

We will:

- Provide you with clear information about the products and services we offer, including fees and charges.
- Ascertain your individual needs, preferences and circumstances before we advise you.

- Only recommend products or services that we consider suitable for you and that you can afford – and always the most suitable from the available options.
- Not recommend a product if we can't find one we consider suitable.
- Encourage you to ask if there's something you don't understand.
- Give you access to a formal complaints procedure should you become unhappy with our service.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.

How you can help us

To help us give you the most appropriate advice, we will ask you to:

- Tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford.
- Provide as much information as you can about you and your requirements, financial situation and future plans. This will help us to recommend products which are suitable and that you can afford.
- Let us know about changes that might affect your ability to maintain any product or service.
- Let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand, we will do everything we can to ensure you understand our advice.
- Tell us if you think there are ways we can improve our service.