

## TREATING CUSTOMERS FAIRLY STATEMENT

At Medisave Independent Healthcare we are committed to ensuring that the FCA principle of treating customers fairly (TCF) is applied in all areas of our day to day business activities.

In adopting the TCF principle we recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

Protect the interests of our customers at each stage of the product life cycle, from promotion right through to after sales service.

Meet as best we can the unique needs of each customer by offering a transparent, efficient and professional service and to constantly review our service to identify areas of improvement.

In practical terms this means:

- ✓ Ensuring that promotional material is clear, compliant, jargon free and appropriately targeted.
- ✓ Ensuring that we have had thorough training on all products on which we advise and sell.
- ✓ Keeping detailed records of customer profile, the advice and options given before, during and after a sale and any instructions provided to us by the customer.
- ✓ Encouraging after sales contact with clients where appropriate to correct or improve on the service already offered.
- ✓ Ensuring that any complaints which may arise are dealt with swiftly and fairly and in line with FCA deadlines and rules.
- ✓ Making improvements to service following customer complaints and monitoring the outcome.
- ✓ Keeping monthly statistics in order to assess TCF performance across the business and making any changes where appropriate.