

Treating Customers fairly – Policy Statement

All at Just Advice are committed to ensuring the Financial Services Authority principle of “treating customers fairly” (TCF) is embedded in all areas of our day to day business activities.

In adopting the TCF principle we believe the fair treatment of our clients is best achieved by adding value to the service we provide by aiming to:

- Protect the interests of our clients at each stage of the advice process, from initial meeting right through to after sales service
- Provide a transparent, efficient and professional service that is regularly reviewed in order to identify areas for improvement following client feedback

In practical terms this means:

- Ensuring that promotional material is compliant and free of jargon
- All client communications are clear, concise and free of jargon
- Ensuring that our consultants receive appropriate training on all products they advise on and understand for whom these products are suitable, and are encouraged to challenge product providers where they see inconsistencies, ambiguity or potential unfairness in the product literature or product features
- All consultants are committed to and undertake continual professional development and, where applicable, increase their level of qualification on a regular basis
- Remunerating staff to encourage them to deal with clients fairly and impartially and to continually seek ways to improve the service provided to our clients
- Ensuring that TCF values are understood and supported by all staff and encouraging them to implement the TCF principle in their day to day business activities
- Keeping detailed records of client instructions, personal circumstances and attitude to risk, and the advice and options given before, during and after a sale to help ensure we “treat customers fairly” and so that we can deal with any complaints, which may arise, swiftly and fairly
- Ensuring that client complaints are assessed fairly, promptly and impartially and in line with the rules of the regulator, the Financial Services Authority
- Ensuring that all staff are kept up to date with relevant training in relation to competence, data protection, the principle of TFC and other matters directly affecting the quality of service offered to clients
- Monitoring and reporting on all of the above TCF activities as part of the firm’s management information in order to assess TCF performance across all parts of the business and recommend changes where appropriate