

Treating Our Customers Fairly

Our Principles

The way we do business

- We will be open and straightforward with you and conduct our affairs with honesty. We want you to be happy to build a long-term relationship with us.

Meeting your needs

- We will ask you questions about your needs and circumstances before we advise you.
- We will only recommend suitable products and services that you can afford.
- We will offer access to a wide range of products to enable your needs to be met. If we are unable to find a suitable product for you we will let you know.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.
- Our charges (if any) will not be excessive for the work we do for you.

Listening to you

- We may occasionally ask you for feedback on how we can improve our services to you.
- If you wish to complain, we promise to handle your complaint fairly.

How Can You Help Us?

Your personal information

- Please provide as much information as you can on your income and outgoings. This will help us to recommend products that you can afford.

Understanding our advice

- Please let us know if anything we say to you is unclear or if any documents we show to you are confusing. We will do everything we can to ensure you understand our advice.