



Treating Customers Fairly Policy

Introduction

Compare Your Funding Limited is committed to the fair treatment of customers. Our Treating Customers Fairly (TCF) framework is developed around the core six outcomes set by the Financial Conduct Authority (FCA). By placing our clients at the centre of our business ensures that fair outcomes are achieved.

Staff at all levels of Compare Your Funding Limited are trained to understand the six TCF outcomes. Compare Your Funding Limited promotes this culture through our organisation, using a 'message from the top' approach to set the right standards from the offset.

The FCA's six TCF outcomes are derived from their key Principles of Business. The six outcomes are:

Outcome 1: Consumers can be confident 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 receive 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 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.

Compare Your Funding Limited understands that simply learning the six TCF outcomes is not sufficient to demonstrate that they have been effectively embedded into our business culture, below we set out how each outcome is implemented and achieved throughout our business.

Outcome 1

Outcome 1 - “Can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.”

- Each member of Compare Your Funding Limited understands the importance of fair treatment of customers; our clients are essential to our business model and TCF supports our developing and crystallised relationships with our clients.
- Compare Your Funding Limited is a developed commercial business, and our management team is directly involved with our activities. Monthly meetings are held with TCF as standing, fixed agenda item for discussions.

Outcome 2

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.”

- We ensure any marketing material developed is proportionally targeted to the needs of our clients, for example we do not send material regarding mortgage finance arrangements where the client requires vehicle finance. Compare Your Funding Limited makes it clear that we are a broker and not a lender of financial products.

Outcome 3

Outcome 3 - “Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.”

- The nature of the products and services that we offer are such that we are required to interact closely with all our clients. As part of this process, we become aware of any need to provide further information in a different way.

Outcome 4

Outcome 4 - Where consumers receive advice, the advice is suitable and takes account of their circumstances.

- Compare Your Funding Limited acts as a Broker of finance for our clients. We tailor our introductions specifically based on the needs and suitability from a robust fact find process.

Outcome 5

Outcome 5 - “Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.”

- We provide clear information to our clients. We are ever mindful of non-disclosure risk, for example, if we fail to mention a specific feature of a: Minimum term lease, Agreement Fees, or other charges as they become applicable. Compare Your Funding Limited uses simple, clear disclosure documents which the client must read, and signs to confirm understanding, prior to commencement of our duties.
- Fact sheets are produced and provided which highlight, in clear intelligible writing, the terms of an agreement and how it is to perform. Compare Your Funding Limited have an ethos of no small print and are as open and transparent to our clients as possible, ensuring full disclosure.

Outcome 6

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.”

- Compare Your Funding Limited is a member of the National Association of Commercial Finance Brokers (NACFB) and adheres to a code of conduct.

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