

## **TREATING CUSTOMERS FAIRLY (TCF) POLICY**

As an authorised FSP, fair treatment to all our customers underpins the General Code of Conduct. **Our Staff embodied the principles of TCF internally and externally.** We create a culture that displays openness, honesty and integrity. With every product, we sell we ensure that every client receives transparency and the offering uplifts, ensure growth and add value, which displays our Vision and Mission statement. Treating Customers Fairly is a core principle of our company and the way we conduct our business. We are constantly striving to improve our service and develop new and innovative ways to communicate our services and new product information to our clients. We commit to provide clear and concise information on all products marketed to the client.

As an FSP we respect the Regulator's mission to maintain a sound financial investment environment in South Africa and acknowledge its mandate to promote the:

- Fair treatment of consumers of financial services and products
- Financial soundness of financial institutions
- Systematic stability of financial industries
- Integrity of financial markets and institutions

To this end Bramiche Insurance Brokers welcomes the TCF initiatives and commits itself to align our companies' organisational culture and business processes in such a way to ensure that the six outcomes of TCF are at all times achieved.

### **The six outcomes of treating clients fairly will be achieved by our organisation through ensuring that:**

**Outcome 1:** The client can be confident that they are dealing with a firm which holds the fair treatment of our customers as a central point, which underpins our culture.

**Outcome 2:** Products and services marketed are designed to meet the individual needs of our customers and is specifically targeted to ensure the client receives the best financial solutions

**Outcome 3:** Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

**Outcome 4:** Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.

**Outcome 5:** Clients are provided with products that perform as we have led the customer to expect, and the associated service is at an acceptable standard to what they expect.

**Outcome 6:** Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.

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## Policy Statement

Our company culture drives our disposition. Our clients are confident that they are dealing with a firm whereby fair treatment is driven and aligned to our company values. Therefore, customer's feedback is paramount and constant feedback is essential to building a long-lasting relationship and building an honourable business, it is therefore, vital to know your experience with us. So, let us know, because your views are vital to helping us improve our service in the future. **(A full description of the six TCF Outcomes is defined in Annexure A below)**




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**SIGNED AND ADOPTED BY the Key Individual and Bramiche Management Team:**

Name & Surname	Title	Signature	Date
Mr Bradley Niel Usher	Director/Key Individual		9/06/2021
Ms Anastasia Nancy Sedith	General Manager/ IO		01/06/2021
Mrs Alricia Elvidene May	Team Leader/ Deputy IO		01/06/2021

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