

# Treating Customers Fairly

Guardian Finance Limited takes Treating Customers Fairly (TCF) seriously. All firms regulated by the Financial Conduct Authority (FCA) must meet the requirements of Principle 6 to “pay due regard to the interests of its customers and treat them fairly”.

The FCA has outlined six outcomes as part of TCF. These 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.

Our customers’ interests are at the heart of our business. We pride ourselves on providing a high quality service, one that merits recommendation and which we would want to receive ourselves.

We are committed to ensuring that the TCF principle is embedded through everything that we do. TCF underpins how we operate and function as a business.

TCF is a continuous process and at Guardian Finance we are always striving to ensure that customers are treated in a responsible and fair manner. We achieve this through:

- robust training and competence of all staff
- continual investment in systems
- providing customers with clear and jargon-free information
- reviewing customer feedback
- training and reviewing of regulatory guidance from the FCA guidance