

# Treating Customers Fairly



## **TREATING CUSTOMERS FAIRLY**

Moorland Finance Ltd are committed to giving you excellent customer service and treating you fairly. We are fully committed to providing the highest standards of client service.

Treating Customers Fairly (TCF) is one of the key principles set by the Financial Conduct Authority to ensure fair treatment of customers, by improving standards across the financial industry.

We adhere to the Treating Customers Fairly rules from the Financial Conduct Authority (FCA):

### **The six TCF consumer outcomes.**

The aim of our work on TCF is to deliver six improved outcomes for retail customers:

1. Consumers can be confident that they are dealing with firms where the fair treatment of customer is central to the corporate culture.
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.
3. Consumers are provided with clear information and are kept appropriately informed before, during, and after the point of sale.
4. Where customers receive advice, the advice is suitable and takes account of their circumstances.
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect.
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 Approach**

We continually aim to understand the needs of our customers and ensure that;

- all communications (whether written or verbal) are made in an open and transparent manner and do not contain hidden conditions or rely on complex technical definitions
- the needs of customers are met and we undertake to deliver the TCF outcomes in any agreement made with the customer
- We deal openly and honestly with customer enquiries and complaints
- We take our clients' privacy seriously and ensure that we follow the rules in relation to data protection ensuring all client information is kept secure and confidential
- We take complaints seriously and will deal with any complaints promptly and make the necessary improvements
- Our TCF policy will be reviewed on a regular basis to ensure that any changes required by the FCA are put into place as required

### **If you have a Complaint**

If you have any cause to complain to Moorland Finance Ltd about any aspect of our service, your complaint will be handled sensitively, professionally and as quickly as possible. Please refer to Complaints Handling.

## **About Us**

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Moorland Finance Ltd is authorised and regulated by the Financial Conduct Authority FRN Moorland Finance Ltd is a credit broker not a lender. FRN 729300

Company No. 05324405      Data Protection No. Z1320307

**Contact Info**    Office: 01626 33 33 73    [info@moorlandfinance.co.uk](mailto:info@moorlandfinance.co.uk)

Or in writing to;

Customer Complaints

Moorland Finance Limited, 78 Furze Cap, Kingsteignton, Devon. TQ12 3TF