



Treating customers fairly policy

Company policy

DFC (NI) Limited ensures customers are our priority and are shown respect and treated in a polite business manner. We are fully committed to providing the highest standard of service and advice.

Our clients are a valuable asset and we aim to deliver a fair and equal service to all our customers. We expect our team to provide valuable, reliable and honest information which is also cost-effective. We endeavour to meet their expectations of high quality service.

Our treating customers fairly policy (TCF) policy is centred around the guidance provided by Financial Conduct Authority (FCA) to ensure we consistently deliver fair outcomes to our clients and take responsibility for the company and staff (at all level) providing an enhanced service quality to clients, based on a culture of openness and transparency. As a company, we take the requirements of FCA seriously, in particular, the requirement to treat customers (clients) fairly.

The FCA has outlines six key themes which are central to the TCF initiatives:

1. Customers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture
2. Services marketed and sold are done with the aim that they meet the needs of client and are targeted accordingly
3. Consumers should be provided with clear information and are kept informed before, during and after the service provision
4. Where advice is provided, it takes into account a client's individual circumstance
5. The service provided is of an acceptable standard
6. Customers do not face unreasonable barriers to make a complaint

We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our customers.

Our service

We ensure the customer is aware of their requested service and accept an order, only when we have ensured it is in line with their knowledge and experience as we also aim to understand the needs of our clients

We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading

We ensure our services are delivered with as much clarity and transparency as we can provide and do not contain hidden conditions or rely on ambiguous definitions

We ensure our clients understand the risks associated with our services at the outset of an instruction

We continually work hard to ensure that service and risk information remains clear and prominent at all times

In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it

Our approach

Our priority is to provide our clients with an excellent service, whilst providing quality and choice and provide as much detail as possible. We are committed to ensuring our customers want to use our services, stay with us and recommend us to their families, friends and colleagues.

Our service is listening to our clients' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.

We aim to treat our clients fairly and equally and deliver high quality services which meet their expectations throughout their relationship with us.

We recognise that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly and equally. Our culture and values encourage and support our employees to deliver this.

All our employees are fully trained in dealing with our clients, and in treating them fairly. We remunerate and incentivise employees to encourage them to deal with all clients fairly, and to continually find ways to improve.

Complaints

We hold a complaints procedure and compliant form which is available on request