

# Treating Customers Fairly (TCF) Statement for Volker Consulting (Pty) Ltd

## FSP Number 45002

Volker Consulting is committed to embedding all Treating Customers Fairly initiatives as set out by the Financial Sector Conduct Authority (FSCA) in all areas of our business.

We regard our customer as our most valuable asset and we therefore have embraced the Six TCF Outcomes as specified in the General Code of Conduct. These outcomes are defined as follows:

- **TCF Outcome 1** – Customers must feel confident that they are dealing with an institution where TCF is at the core of their culture.
- **TCF Outcome 2** – Products and services in the retail market which are sold and marketed are designed according to the needs of the customers identified and targeted accordingly.
- **TCF Outcome 3** – Customers are provided with clear information and kept appropriately informed before, during and after point of sale.
- **TCF Outcome 4** – Advice is suitable and according to the customer's circumstances.
- **TCF Outcome 5** – Service is of an acceptable standard and products perform as customers have been led to expect.
- **TCF Outcome 6** – Customers do not face unreasonable post-sale barriers when they want to change a product, switch providers, submit a claim or make a complaint.

In order to achieve these outcomes we pledge to adhere to the following Principles:

- Ensuring that our customer is treated with fairness, respect and that confidentiality is maintained throughout the entire advice process by all our staff members
- The products we select are marketed and sold with our client's specific needs in mind
- Our clients are provided with clear information and kept informed during the entire advice process, from enquiry stage right through to after sales advice. We will review the client's circumstances on a regular basis.
- The advice we provide is specific to the needs identified for our clients and their individual circumstances. We will ensure that a full needs analysis is conducted to achieve this.
- Our service to our clients is of a high standard which we will uphold, and we will provide regular feedback via the product providers in terms of product performance.
- We will endeavour to process any change requested by our clients without prejudice, after ensuring that all consequences to any change are discussed documented and understood by our client.
- Any complaints will be handled in terms of our Complaints Procedures and Guidelines Policy also available on our website.

Should you require a copy of our Complaints Management Policy, kindly request such by emailing [info@volkerconsulting.co.za](mailto:info@volkerconsulting.co.za)