

DIGNITY GROUP TREATING CLIENTS FAIRLY POLICY

1. Policy Statement

Dignity Group ensures that clients are at the very heart of all that we do. We are fully committed to providing the highest standards of client service and advice. Our customers are our most valuable asset, and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective financial and intermediary services. As a part of our overall approach, we are fully committed to treating our clients fairly and as such we endeavour to meet their expectations of high-quality service. Our Treating Customers Fairly (TCF) policy is centred around the guidance provided by the **Financial Services Regulatory Authority (FSRA)** and our Compliance Officers, to ensure we consistently deliver fair outcomes to our clients and take responsibility for the organisation and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. As an organisation, we take the requirements of the FSRA seriously, in particular, the requirement to treat clients fairly. The FSRA has outlined six key outcomes, which are central to the TCF initiative:

- 1.1 Our clients are at all times confident that their fair treatment is central to our corporate culture.
- 1.2 Any products and services marketed and sold by us in the market are designed to meet the needs of identified client groups and that any related targeting of our clients is done so in accordance with this standard.
- 1.3 Our clients are at all times provided with clear information and are kept appropriately informed before, during and after the point of sale.
- 1.4 Where our clients receive advice, that the advice is suitable and takes into account the individual client's circumstances.
- 1.5 Our clients are provided with products that perform as we have led them to expect and that any associated services are also of the standard that we have led them to expect.
- 1.6 Our clients do not face any unreasonable post-sale barriers should they wish to change their products, switch to another FSP, submit a claim or submit a complaint about our services.

2. Our Service

We ascertain the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their knowledge and experience.

Dignity Group Treating Clients Fairly Policy [TCF]

- 2.1 We continually aim to understand the needs of our clients.
- 2.2 We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- 2.3 We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- 2.4 We make certain our clients understand the risks associated with our services at the outset of an instruction.
- 2.5 We 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.

3. Our Approach

Our priority is to provide our clients with an excellent service underpinned by quality and choice.

Our service is shaped by 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 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 clients are treated fairly. 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 our employees to encourage them to deal with all clients fairly, and to continually find ways to improve.

We respond in a timely manner to our clients and prospective clients' questions and queries and address any issues or concerns promptly. All client's complaints are dealt with and escalated as appropriately required by us in order to meet our obligations to our clients, our Regulator and the Ombud. We are happy to provide full details of our complaints process on request.

Our policy is in line with the current guidance from the **FSRA** and is in line with the principles of the **FSRA** that "an organisation must pay due regard to the interests of its customers and treat them fairly".