

The Treat Clients Fairly TCF Policy is centered around the Financial Services Conduct Authority (FSCA) guidelines for licensed and regulated Financial Service Providers:

- Clients and prospective clients can be confident that they are dealing with a firm where the Fair Treatment of All Clients is central to the corporate culture.
- Clients are provided with clear information and are kept appropriately informed on the services rendered before, during and after activation of their account.
- Products perform as firms have led customers to expect, and service is of an acceptable standard and as they have been led to expect.
- Consumers do not face unreasonable post-sale barriers to switch providers, submit a claim or make a complaint.

The Company commitments are:

- The company does not provide financial advisory services.
- The company will disclose, on an on-going basis, relevant material information for the products and services rendered in a clear and transparent format.
- The company will treat all clients in a fair and transparent manner.
- Maintain accurate record of all customer information and interactions.
- The company will provide all communications to the clients in a clear and concise format.
- The company will listen to client's feedback attentively and will deal with any disputes and or complaints in a professional, expeditious and timely manner.