

Treating Customers Fairly

We recognise that our clients and our reputation are two of our most important assets. Treating our clients fairly has always been a central theme of our business.

We are committed to continue to build on these existing strengths together with incorporating best industry practice and FSA guidelines.

We will treat our clients fairly and have developed a statement of five key principles as follows:

- To provide our clients with the service they expect from us.
- To offer our clients appropriate products targeted to meet their needs.
- To do our best to resolve any mistakes as quickly and as fairly as possible.
- To act with integrity, flexibility and consideration towards our clients.
- To be clear and not misleading in all our communications with our clients.