



3. Treating Customers Fairly Policy v04 0823

LVC Central Ltd aims to treat customers fairly in a manner that is open and transparent, and with communications that are fair, clear and not misleading.

The FCA has outlined six core consumer outcomes that it wishes to see as a result of the TCF initiative. These are:

1. Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where consumers receive advice, the advice is suitable and takes account of their circumstances.
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

LVC Central Ltd aims to deliver the FCA's TCF outcomes in the following ways:

The responsibility for ensuring that TCF is implemented in the systems and culture of LVC Central Ltd lies with the Managing Director. This includes working to ensure that everyone in the business understands how to deliver the TCF outcomes. Furthermore, we will act with integrity in everything that we do and aim to be in partnership with our clients.

Marketing

All LVC Central Ltd's financial promotions and marketing literature are reviewed to ensure that they are appropriate and are presented in a clear, fair and not misleading manner.

The Sales Process

When providing advice, our employees will seek to obtain a detailed understanding of the clients' objectives. We ensure that our clients understand the risks involved with any service or product offered and are aware of all applicable charges. Our staff will adhere to the conditions outlined in our fact sheet "TCF In The Sales Process". A copy is available to our customers if requested.

Post-Sale Information and Support

LVC Central Ltd strives to keep its clients informed at all times.

Policies and Procedures

LVC Central Ltd has a number of documents, policies and procedures that are relevant to the fair treatment of clients and also achieve adherence to FCA requirements, these include:

- Conflicts of Interest Policy
- Initial Disclosure Document
- Complaints Policy
- Terms and Conditions
- Commission Disclosure Document
- Compliance Procedures

Management Information

LVC Central Ltd produces MI in order to assess its performance against TCF principles and practice. This includes a Dissatisfaction Report and a Complaints Log. We deal with customer complaints fairly and objectively and attempt to put things right as quickly as possible, in accordance with the rules laid down by

the FCA. All complaints are recorded and monitored We ensure that this information is accurate, timely and consistent

Awareness/Training

LVC Central Ltd ensures that all advisers and staff are familiar and suitably trained in the fundamental principles of TCF.

We frequently review our policies, procedures and practices to ensure that TCF remains a crucial part of our business. Moreover, we ask our clients to provide us feedback, so that we can improve our service.