

TREATING CUSTOMERS FAIRLY (TCF)

OBJECTIVE STATEMENT

1. WHAT IS TCF?

TCF is the abbreviation for Treating Customers Fairly. TCF was implemented by the Financial Services Conduct Authority to ensure that the fair treatment of customers is embedded within the culture of all financial services providers. The goal of TCF is to improve customer confidence, ensure customers are provided with appropriate products and services, and enhanced transparency and discipline.

2. OUR COMMITMENT

This product has been created to meet the needs of our clients. The Treating Customers Fairly (TCF) framework principles are viewed seriously by us and all 6 (six) outcomes, as stated below, are practiced at all times. We will, with all our interactions with any customer, endeavour to deliver excellent customer experiences which we will achieve through the ongoing review of all our business practices and analysis of complaints. It is our objective to be fair in our treatment of all consumers and partners and being compliant, in all aspects, of the 6 (six) outcomes of the TCF framework. These outcomes are:

- You are confident that your fair treatment is key to our culture;
- Products and services are designed to meet your needs;
- We will communicate clearly, appropriately and on time;
- We provide advice which is suitable to your needs and circumstances;
- Our products and services meet your standards and are of an acceptable level; and
- There are no barriers to access our service or to lodge any complaints.

3. IN ADOPTING THESE PRINCIPLES, WE RECOGNIZE THAT FAIR TREATMENT OF OUR CUSTOMERS IS ABOUT ADDING VALUE TO THE SERVICE WE OFFER BY AIMING TO:

- Protect the interests of our customers at each stage of the product life cycle, from promotion right through to after sales service.

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- Meet as best we can the unique needs of each customer by offering a transparent, efficient and professional service, and constantly reviewing our service to identify areas for improvement.

4. IN PRACTICAL TERMS FOR THE DIFFERENT AREAS OF OUR BUSINESS THIS MEANS:

- Ensuring that sales staff have thorough training on all products they sell.
- Keeping detailed records to help ensure we treat customers fairly and can deal with any complaints that may arise swiftly and fairly.
- Encouraging after sales contact with clients where appropriate to correct or improve on the service already offered.
- Ensuring that customer complaints are assessed fairly, promptly and impartially.
- Encouraging staff to recommend improvements to service following customer complaints.
- Ensuring that staff are kept up to date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers.
- Communicating transparently with customers and other stakeholders in line with the principles of TCF.

5. HOW CAN YOU HELP US?

- Provide and disclose all the relevant information to help us to assist you promptly and accurately.
- Let us know how we can improve our products and service.
- Advise us of any changes to your personal information to ensure we keep our records up to date.
- Read through your policy documentation and familiarize yourself with our products and processes.
- Please let us know if there is anything about our products that you don't understand or are unhappy with.

6. FEEDBACK

Should you have feedback, complaints or queries, please contact us on **0860 60 50 40** or in writing to **TFSP@tracker.co.za**. Our detailed complaints procedure can also be found on our website: **www.tracker.co.za** or refer to your policy.

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