**Treating Customers Fairly Service Charter**

**What TCF means to us**

TCF is central to our corporate culture. The following statements summarise what TCF means to our company.

For our customers:

* Being able to identify with our customers and understand them and their needs.
* Having trained and competent people dealing with all our customers, who are experienced and have expertise in their areas of business.
* Employees only providing advice in areas where they are competent and authorised to do so.
* To deliver a service to our customers that meets or exceeds their expectations.
* Being considerate and appropriately transparent.
* Communicating in an open and fair manner with clear, precise and relevant supporting documentation.
* Providing an appropriate level of post sale service.

Business practice:

* Conducting an ongoing review of how we conduct our business to ensure we are treating our customers fairly.
* Ensuring we effectively recruit competent persons and identify any training needs at the outset of employment (prior to customer contact).
* Having integrity in all our business practices.
* Consistently doing the right thing that is equitable to all parties involved.
* To ensure all internal and external communication is of the highest possible standard.
* To utilise only those suppliers who meet the quality requirements of the company for the benefit of the customer.
* Being prepared to change our behaviour if needed.
* To be successful, innovative and profitable.