



## **Policy statement**

Castle Minibus Ltd ensures clients are at the very heart of all that we do. We are fully committed to providing the highest standards of client service and advice. Our customers are our most valuable asset and our aim is to ensure we deliver a user-friendly, robust, and reliable service. As a part of our overall approach we are fully committed to treating our clients fairly and as such we will always endeavour to meet their expectations of high quality service.

Our treating customers fairly (TCF) policy is centred around the guidance provided by the Financial Services Authority (FCA) to ensure we consistently deliver fair outcomes to our customers and take responsibility for the firm and staff, at all levels, providing an enhanced service quality to clients, based on a culture of openness and transparency. As a firm, we take the requirements of the FCA seriously, in particular, the requirement to treat customers fairly.

The FCA has outlined six key themes which are central to the TCF initiative:

- 1) Consumers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture
- 2) Services marketed and sold are done so with the aim that they meet the needs of client and are targeted accordingly
- 3) Consumers should be provided with clear information and are kept appropriately informed before, during and after the service provision
- 4) Where advice is provided, it takes into account a client's individual circumstances
- 5) The service provided is of an acceptable standard
- 6) Consumers do not face unreasonable barriers to make a complaint

We have set out below how we aim to ensure these principles are embedded in our approach to dealing with our clients.

### **Our approach**

Our customers can be confident that they are dealing with a company where the treatment of customers is central to our corporate culture – one of our core values is to be a trusted advisor who is honest and reliable.

Our service is shaped by listening to our customers' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.

We aim to treat our clients fairly and deliver high quality services which meet their expectations throughout their relationship with us.

Our Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale. Where our customers receive advice, the advice is suitable and takes account of their circumstances

We recognise that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.

### **Complaints**

We respond in a timely manner to our customers' and prospective customers' questions and queries, and do all we can to address any issues or concerns promptly.