



RT FINANCIAL PLANNERS LTD

Treating Customers Fairly

Head Office
RT Financial Planners Limited
Monmouth House
26-28 Thomas Street
Cirencester
Gloucestershire
GL7 2BD

T: 01285 886111
F: 01285 886149

Winchcombe Office
RT Financial Planners Limited
Mercia House
High Street
Winchcombe
Gloucestershire
GL54 5LJ

T: 01242 604066
F: 01242 609213

<https://rtfp.co.uk>

TCF - Treating Customers Fairly

TCF is about delivering a fair outcome for our clients, as part of our commitment to providing the best possible service.

We subscribe wholeheartedly to the FCA principles that govern TCF:

-  A firm must conduct its business with integrity.
-  A firm must pay due regard to the interests of its clients and treat them fairly.
-  A firm must pay due regard to the information needs of its clients and communicate information to them in a way which is clear, fair and not misleading.
-  A firm must manage conflicts of interest fairly, both between itself and its clients and between a customer and another client.
-  A firm must take reasonable care to ensure the suitability of advice and discretionary decisions for any clients entitled to rely upon its judgement.

Director Jackie Greenwood and Corporate Services Manager Valerie Kiertzner are responsible for embedding TCF into the company's ethos and work closely with their colleagues to ensure all requirements are met on an ongoing basis. This way, we can ensure we achieve the six customer outcomes the FCA has emphasised are vital in treating customers fairly:

-  Clients can be confident they are dealing with a firm where the fair treatment of customers is central to the corporate culture.
-  Products and services are designed to meet the needs of clients and marketed/sold accordingly.
-  Clients are provided with clear information and kept appropriately informed before, during and after the point of sale.
-  Where clients have received advice it must be suitable and take account of their circumstances.
-  Clients should be provided with products that perform as they have been led to expect. Associated service must be of an acceptable standard and as the customer has been led to expect.

OUR TCF CHARTER:

We will provide you with clear and accurate information about how we do business and - where applicable - all the costs and charges involved. We will provide you only with products/services that meet your needs. Any advertising we undertake will be fair, clear and not misleading. We will treat your personal information according to the General Data Protection Regulation. We will handle any concerns or complaints sympathetically and within any required timeframes. We will explain in detail the significance and implications of any products we discuss with you. We will continue to maintain comprehensive training and competence to make sure you are provided with a clear, accurate and well-informed service.

**Director Responsible for TCF: Jackie Greenwood - 01285 886122
Corporate Services Manager: Valerie Kiertzner - 01285 886117**

RT Financial Planners Limited is authorised and regulated by the Financial Conduct Authority