

# WELCOME TO H D CONSULTANTS

## TREATING CUSTOMERS FAIRLY (TCF) OBJECTIVE STATEMENT

**H D Consultants** is a company committed to ensuring that the FCA principle of **Treating Customers Fairly** (TCF) is applied in all aspects of our daily business. This ensures that we are offering the best possible service in a manner which is clear, fair and not misleading for our Clients.

In adopting the TCF principle we recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

- Protect the interests of our Clients at all times – from promotion of a financial product right through the buying process to the after sales service
- Meet as best we can the needs of each client by offering a transparent, efficient and professional service
- Constantly review our service to identify any areas for improvement

### **H D Consultants approach to TCF**

At **H D CONSULTANTS** we believe that our commitment to TCF is reflected in our aims to:

- Only recommend solutions to our Clients that are suitable for their current needs and goals and also for their future aspirations
- Ensure our Clients receive in writing all necessary information about the services we offer and any solutions we may recommend and that these are explained in a way that is understandable to them
- Handle complaints in a fair and timely manner

At **H D CONSULTANTS** we work on the basis of treating our Clients as we would expect to be treated. To do this we have identified the following key areas as being relevant to our business:

- Culture
- Client Service
- Quality of Advice
- Financial Promotions
- Complaint Handling
- Staff Training
- Remuneration Schemes
- Record Keeping
- Management Information / Reporting

**\* MORTGAGES \* LIFE ASSURANCE \* CONVEYANCING \* COMMERCIAL FINANCE \* BUY TO LET \* GENERAL INSURANCE \* WILL WRITING \***

**H D Consultants, Head Office, 109 Maldon Road, Colchester, Essex, CO3 3AX**

Email: [office@hdconsultants.net](mailto:office@hdconsultants.net) Web: [www.hdconsultants.net](http://www.hdconsultants.net) Tel: 01206 577 266 Fax : 08717 334 367

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

**Some of the services/ products shown are not or may not be regulated by the Financial Conduct Authority**

*Licensed by the Office of Fair Trading as a Credit Broker and Debt Counsellor Member of The Personal Finance Society. Member of the NACFB*

*H D Consultants is an Appointed Representative of Personal Touch Financial Services Ltd., which is authorised and regulated by the Financial Conduct Authority.*

*Principal; Howard Reuben Cert PFS Cert CII (MP) \* Investment and Pension Services: advice in these areas will be provided by an authorised individual from the PTFS Network*

## Culture

Our business has been established since January 1993 and has been built on a reputation of providing a quality service and duty of care to our Clients. Testimony to this fact is the many existing Clients throughout the UK who still return to us for our advice and expertise.

We have striven to achieve this by always 'putting ourselves in our Clients' shoes' and ensuring we deal with them in a sympathetic, professional and timely manner. This is reflected in the absence of complaints received by our Firm.

We believe that we, as a Company, have always reflected the culture envisaged by the FCA under TCF and we will continue to make every effort to do so.

All the staff at **H D CONSULTANTS** support and understand the company's approach to TCF and the values encompassed within the objectives

## Client Service

Our experienced back office team of Case Handlers continually monitor the progress of all applications to ensure that we are following good TCF practices when dealing with our Clients. By using our internal technology we can ensure this is maintained as well as providing an efficient after sales client review service.

## Quality of Advice

Our aim at **H D CONSULTANTS** is to ensure that the advice provided to our Clients is always of the highest level.

Through regular reviews, training and assessments we are able to ensure that our advisers demonstrate their continued competence in the advice process. This helps us to identify the appropriateness of the advice provided - ensuring that our client's needs, attitude to risk and understanding are all taken into account.

## Financial Promotions

All the financial promotions undertaken by **H D CONSULTANTS** – including adverts, mailshots and website – undergo a formal compliance approval procedure to ensure that they are clear, fair, jargon free and not misleading.

## Complaint Handling

Our complaints handling procedure has been designed to ensure that any complaints are assessed fairly, promptly and impartially, and in line with FCA deadlines and rules, encouraging staff to recommend improvements to service following customer complaints – and monitoring the outcome.

At **H D CONSULTANTS** we will view all complaints in a positive manner as they should help identify areas where we are able to improve our service to our Clients – for instance by adapting / updating our processes or providing enhanced training to our staff.

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## **Staff Training**

We endeavour to ensure that sales staff (both on and off-site) have thorough training on all products they advise on or sell, understand who they are and aren't suitable for, and are encouraged to challenge product providers where they spot inconsistencies, ambiguities or potential unfairness in the product literature or product features.

We also train Staff to be 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, through regular training sessions in the principles of TCF at all levels of the business.

## **Remuneration Schemes**

We only operate sales remuneration systems which assure fairness to the customer as well as customer satisfaction, rather than only rewarding sales volumes.

## **Record Keeping**

It is essential to the Firm's TCF Culture to proactively find ways to encourage non sales staff also to implement TCF in their day to day business activities and we do this by keeping detailed records of customer instructions and profile/attitude to risk, and of the advice and options given before, during and after a sale – to help ensure we treat customers fairly and can deal with any complaints that may arise swiftly and fairly

## **Management Information and Reporting**

At **H D CONSULTANTS** we will encourage after sales contact with Clients where appropriate to correct or improve on the service already offered.

The Company regularly monitors and reports on all of the above TCF activities as part of the company's Management Information program, in order to assess TCF performance across the business and recommend changes where appropriate.

Our aim is to ensure that TCF values, which are set and communicated by Senior Management, are supported by all staff and understood in the same way

As a multi-adviser Firm with a team of back office staff, our joint approach to Client Service is based on the foundations of the FCA's 11 TCF Principles striving to achieve the FCA's 6 TCF Outcomes.

For further details on our Professional services, contact our Head Office on 01206 577266.

**Howard Reuben** *Cert PFS Cert CII (MP)*  
*Principal H D Consultants est. 1993*

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