TREATING CUSTOMERS FAIRLY (TCF) POLICY

Clack & Associates CC is committed to providing clients with the highest level of services and delivering fair outcomes to our clients.

Our Treating Customers Fairly ("TCF") Policy is based on the guidance provided by the Financial Sector Conduct Authority ("FSCA") and The Association of Savings and Investment South Africa ("ASISA"), aiming to embed all six Treating Customers Fairly ("TCF") outcomes in our business:

- **TCF Outcome 1 (Culture and Governance)**:
  - Customers can feel confident that they are dealing with a financial services provider that holds fair treatment of customers at the core of its culture.
- **TCF Outcome 2 (Products Suitability)**:
  - Products and services marketed and sold in the market are designed to meet the needs of identified customer groups and are targeted accordingly.
- **TCF Outcome 3 (Disclosure)**:
  - Customers are given clear information and kept appropriately informed before, during and after point of sale.
- **TCF Outcome 4 (Suitable Advice)**:
  - Where advice is given to customers, the advice is suitable and according to the their circumstances.
- **TCF Outcome 5 (Meeting expectations)**:
  - Customers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and what they have been led to expect.
- **TCF Outcome 6 (Claims, Complaints and Changes)**:
  - Customers do not face unreasonable post-sale barriers when they want to change a product, switch providers, submit a claim or make a complaint.

Our Commitment to TCF:

1. As a family run business it is highly important to us that we treat our customers as part of a bigger family and gain their trust through transparency from the beginning of the relationship.
2. All important information is gathered via a financial needs analysis to gain a better understanding of our client, their financial situation and their financial needs.
3. We will advise our client on the most suitable products for them based off the information provided.
4. Where advice is provided, it is a priority of ours to ensure that the client fully understands any recommended financial product, as well as the costs and risks involved.

5. We ensure that all communications to clients are clear, concise and free of jargon. Clients can then make informed decisions about the financial products that we recommend to them.
6. All authorised representatives have received adequate training on the products that they are selling and recommending to clients. This ensures that they have a better understanding of how suitable the product is to the client.
7. All employees are committed to maintaining a high standard of service and will ensure that they fully understand the six outcomes defined above.
8. Should clients have any complaints, all necessary contact details and policies are readily available for the client and these complaints are dealt with timeously.
9. We encourage and welcome any feedback from clients with regards to our services and procedures.

If you have any queries regarding our TCF Policy, please don’t hesitate to contact us:

- Cell: 083 377 3301
- Email: etienne@clack.co.za
- Contact Person: Etienne Clack