

Treating Customers Fairly Policy

Treating Customers Fairly (TCF) is at the very heart of the Financial Conduct Authority's (FCA) policy handbook and forms one of the largest parts of their overall requirements for firms like Latitude Leasing. As a business we will always treat our customers fairly, as per the requirements of the FCA's Principle 6 - this means our firm will pay due regard to the interests of our client and treat them fairly.

There are a number of specific areas of focus, which are:

- Consumers can be confident they are dealing with firms where TCF is central to the corporate culture
- Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and targeted accordingly
- Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale
- Where consumers receive advice, the advice is suitable and takes account of their circumstances
- Consumers are provided with products that perform as firms have led them to expect and the associated service is both of an acceptable standard as they have been led to expect
- Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

As an extension to the TCF principle, there is now an additional focus on our duty to consumers and all work we undertake, focuses on the below four points:

- **Products and services:** Compliance with existing rules meets this outcome
- **Price and value:** Compliance with value rules in COLL and PROD satisfies this outcome
- **Consumer understanding:** Firms should help customers understand their products and services, their features and risks, and the implications of any decisions
- **Consumer support:** Firms should support their customers by providing the information they need, at the right time, and presented in a way they can understand

Our TCF Mission

Latitude Leasing's clients will have access to our entire team who will provide full and factual information on our products and services to allow all clients to make a fully informed choice. We will approach all business engagements as partnerships, and keep you fully informed at all stages of the sales process.

We will do this by:

- Assessing all clients based on their needs, choosing the most suitable funding facilities available
- Providing clear pricing information
- Providing access to all relevant policy documents, including our complaints procedure, privacy notices and data protection policies
- Discussing all quotations with you, and taking on board any additional information that might support an improved offer
- Selecting funders on our panel that we know and trust, and that we can be confident will provide you with the best possible service

Finally, we will invite your feedback after all sales have been completed, so that we can continually improve our service offering for the benefit of all clients.