

TREATING CUSTOMERS FAIRLY POLICY

Our Commitment to Treating Customers Fairly

Rutherford's Bailiffs and Collection Services Ltd and / or their employees and agents (herein after referred to as Rutherford's Bailiffs and Collection Services Ltd) are committed to ensuring that the principle of treating customers fairly (TCF) is applied in all areas of our day-to-day business activities.

Rutherford's Bailiffs and Collection Services Ltd recognises and endorses 6 consumer outcomes (particularly as they relate to the services of Rutherford's Bailiffs and Collection Services Ltd), namely:

Outcome 1

Consumers can be confident that they are dealing a firm where the fair treatment of customers is central to the corporate culture

Outcome 2

Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly

Outcome 3

Consumers are provided with clear information and kept appropriately informed before, during and after the point of sale

Outcome 4

Where consumers receive advice, the advice is suitable and takes account of their circumstances

Outcome 5

Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect

Outcome 6

Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint

Rutherford's Bailiffs and Collection Services Ltd Treating Customers Fairly' Policy

In pursuance of the 6 outcomes as described above, Rutherford's Bailiffs and Collection Services Ltd recognises that the fair treatment of our customers includes:

- Helping our customers to fully understand the features, benefits, risks and costs of our services.
- Minimising the sale of unsuitable services by encouraging best practice before, during and after a sale.
- Protecting the interests of our customers at each stage of the service life cycle, from promotion right through to after sales service.

- Meeting as best we can the unique needs of each customer by offering a transparent, efficient, ethical and professional service, and constantly reviewing our services to identify areas for improvement.

Putting Our Policy Into Effect

Rutherford's Bailiffs and Collection Services Ltd will use its best endeavours to:

Marketing

- Ensure that our sales and marketing material is clear, compliant, jargon free and appropriately targeted.

Fair Processes and Systems

- Operate sales remuneration systems which assure fairness to the customer as well as customer satisfaction, rather than only rewarding sales volumes.
- Keep 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.
- Encourage after sales contact with clients where appropriate to correct or improve on the service already offered.

Training and Awareness

- Offer regular training to our staff in the principle of TCF at all levels of the business.
- Ensure that staff are 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.
- Ensure that TCF values, which are set and communicated by senior management, are supported by all staff and understood in the same way.
- Find ways to encourage non sales staff to implement TCF in their day-to-day business activities.

Product Understanding

- Ensure that sales staff have thorough training on all services they advise on or sell, understand who they are and aren't suitable for.

Monitoring, Reporting Back and Complaint Handling

- Ensure that customer complaints are assessed fairly, promptly and impartially.
- Encourage staff to recommend improvements to service following customer complaints and monitor the outcome.
- Regularly monitor and report on all of the above TCF activities, in order to assess TCF performance across the business and recommend changes where appropriate.