

CROSSBARFX

TREATING CUSTOMERS FAIRLY POLICY

POLICY STATEMENT

Treating Customer Fairly (TCF) is a key part of Crossbarfx Ltd conduct towards its clients. The company is fully committed to the Financial Conduct Authority's ("FCA") Treating Customers Fairly objectives and is committed to embedding customer fairness throughout the business.

TCF is the responsibility of Senior Management. However, taking action to change the business to deliver TCF is the responsibility of everyone in the organisation.

FCA PRINCIPLES APPLYING TO TCF

The FCA's Principles for Business 6 requires firms to treat customers fairly stating that "a firm must pay due regard to the interests of its customers and treat them fairly."

A number of other principles apply to how firms deal with their customers:

- Principle 1: A firm must conduct its business with integrity.
- Principle 7: A firm must pay due regard to the information needs of its clients and communicate information to them in a way that is clear, fair and not misleading.
- Principle 8: A firm must manage conflicts of interests fairly, both between itself and its customers and between a customer and another client.
- Principle 9: A firm must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon its judgement.

CUSTOMER OUTCOMES

TCF is embedded throughout the FCA's Handbook and Crossbarfx Ltd supports the TCF initiative and satisfies the FCA's six core consumer outcomes which explain what it wants TCF to achieve for consumers. These 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 and 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.

CUSTOMER STATEMENT

At Crossbarfx Ltd, we are committed to offering our customers the highest possible standards of service. In so doing, we support the Financial Conduct Authority initiative 'Treating Customers Fairly' and ensure continued compliance and adherence with TCF obligations.

We will achieve this by: -

- Training our staff to provide the best customer service so that our customers can feel confident in the service that we provide and the way they are treated, including having the skills and capability to recognise and respond to the needs of vulnerable customers where necessary.
- Regularly reviewing our policies and procedures that are relevant to the fair treatment of clients.
- Collecting and reviewing relevant management information to ensure TCF principles are being met.
- Ensuring that all our marketing through whatever medium is designed to be clear, concise, and informative and directed at the appropriate sector

Our commitment to you

We will:

- always act in your best interests using professionalism, due care, skill and attention to your needs.
- always keep our clients at the heart of our product approval and sales processes.
- provide you with clear information regarding the service we offer, including fees and charges.
- encourage you to ask if there's something you don't understand.
- give you access to a formal complaints procedure should you become unhappy with our service.

How you can help us

Ongoing feedback is crucial to monitoring the service provided and ensuring that we provide the best possible service to all our clients. We encourage all clients to:

- let us know about any changes in circumstance that might affect you or what you require from us.
- let us know if there is any aspect of our service that you do not understand or would require further information on; and
- tell us if you think there are ways we can improve our service.

We are committed to providing customers with an excellent level of service.

Our success is built on our professionalism, integrity, and our desire to build long term relationships.