

## **Treating Customers Fairly (TCF) Policy**

### **Home Counties Vehicle Consultants**

#### 1. Introduction

Home Counties Vehicle Consultants is committed to treating customers fairly and ensuring that all our dealings with clients are conducted with integrity and transparency. This Treating Customers Fairly (TCF) policy outlines our commitment to delivering fair outcomes for our clients and providing high standards of service.

## 2. Objectives

- **Fair Outcomes:** Ensure that all clients receive fair outcomes throughout their interactions with our company.
- **Transparency:** Provide clear, accurate, and timely information to clients, enabling them to make informed decisions.
- **Customer Focus:** Embed a customer-centric approach in all our processes and procedures.

## 3. Principles of TCF

- 1. **Client Outcomes:** Our clients should be provided with products and services that meet their needs and offer value for money. We will take into account the needs and circumstances of each client to ensure appropriate outcomes.
- 2. **Clear Information:** We will ensure that all communications, including marketing materials and advice, are clear, accurate, and easy to understand. Clients will be informed of all relevant information and any potential risks associated with our services.
- 3. **Customer Support:** Provide support and assistance to clients throughout their engagement with us. This includes handling complaints promptly and effectively, and ensuring clients understand their options and any implications.
- 4. **Fair Treatment:** Treat all clients fairly and equitably, regardless of their background or circumstances. Ensure that any decisions made are impartial and based on the best interests of the client.
- 5. **Compliance:** Adhere to all regulatory requirements and industry standards to ensure compliance with treating customers fairly principles.

## 4. Implementation

• **Staff Training:** Regularly train staff on TCF principles and ensure they understand how to apply these principles in their daily interactions with clients.



- **Processes and Procedures:** Develop and implement procedures that support the delivery of fair outcomes. Regularly review these processes to ensure they remain effective and relevant.
- Monitoring: Monitor client outcomes and gather feedback to assess the
  effectiveness of our TCF approach. Use this information to make improvements
  where necessary.

# 5. Complaints Handling

- **Complaint Resolution:** Handle all complaints promptly and fairly. Ensure that clients have access to a clear and straightforward process for raising concerns and that their issues are resolved in a timely manner.
- **Feedback:** Use client feedback and complaints to identify areas for improvement and to enhance our service delivery.

### 6. Review and Audit

- **Annual Review:** Review and update this TCF policy annually or as required to reflect changes in regulations, business practices, or client needs.
- **Internal Audits:** Conduct regular audits to assess compliance with TCF principles and identify areas for improvement.

### 7. Contact Information

For any questions or further information regarding our Treating Customers Fairly policy, please contact:

• Website: www.hcvc.co.uk

• **Email:** hcvehicleconsultants@gmail.com

• **Phone:** 01462 547473

#### Conclusion

Home Counties Vehicle Consultants is dedicated to treating customers fairly and delivering high standards of service. Our TCF policy demonstrates our commitment to ensuring that all clients receive fair outcomes and are treated with integrity and respect.

Companies House Registration Number: 11788977