

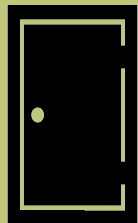
CONSUMER OUTCOMES

- 1) Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- 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.
- 3) Consumers are provided with clear information and kept appropriately informed before, during and after the point of sale.
- 4) Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- 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.
- 6) Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Fair treatment of customers should be at the heart of a firm's business model



FCA Principle 6
'A firm must pay due regard to the interests of its customers and treat them fairly'



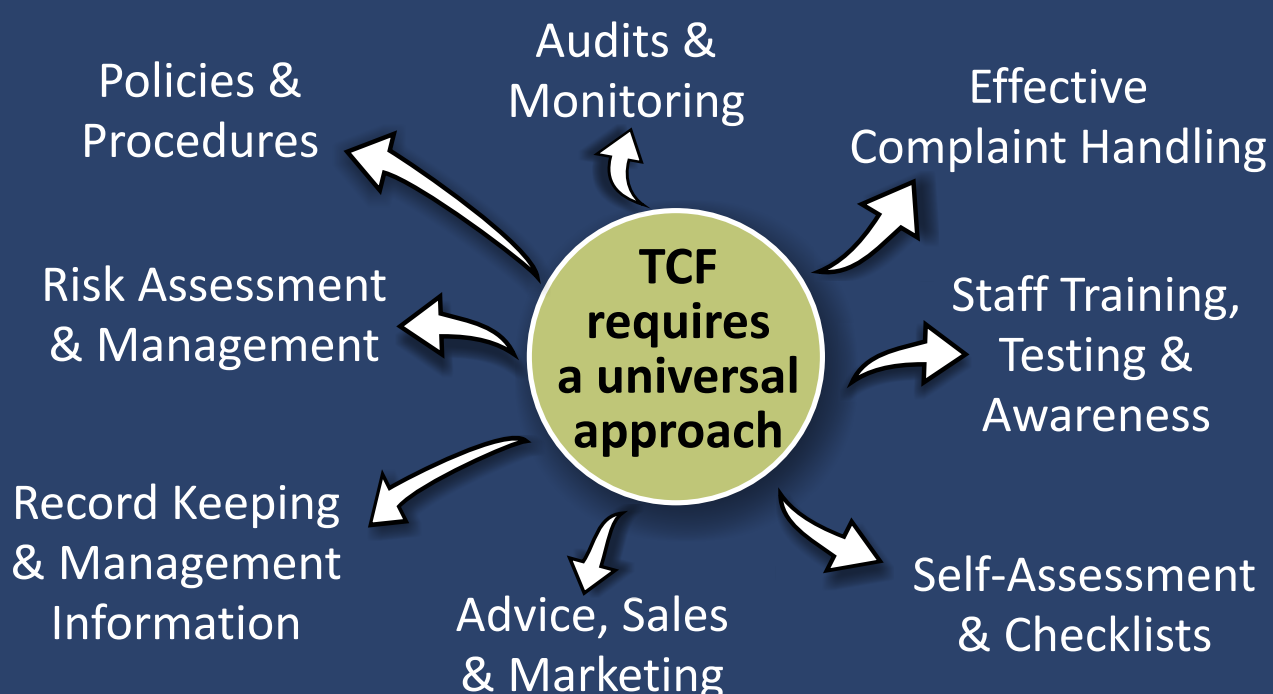
Remove barriers & obstacles to post-sale advice & complaints.
(Readily available info, visible contact details & simple complaint processes.)



Use feedback, customer surveys & complaints.
(Customer communication shows what is working & which areas have gaps and need improvement.)



Products, services & advice are suitable and targeted.
(Customers' situations, needs & requirements are identified & met.)



KEY WORDS

Open	Informative	Honest
Expectation	Fair	Integrity
Obligation	Appropriate	Clear
Ethical	Suitable	Transparent

Consumers should be informed; confident in their knowledge and capable of making decisions.



- ☒ Information should be easy to read & access
- ☒ Text should be jargon free and legible
- ☒ Consumer needs are understood & met
- ☒ Advice should be relevant and suitable



Changing products, switching providers and raising a complaint should be straightforward to do.