

Table of Contents

1.	Manual Introduction	5
1.1.	Purpose of the Manual	5
1.2.	Objectives of the Manual.....	6
1.3.	Responsibilities	7
2.	Approach to Treating Customers Fairly.....	8
2.1.	Introduction to the FCA	8
2.2.	FCA's Objectives	8
2.3.	FCA's Expectations Regarding TCF	9
3.	Introduction to Treating Customers Fairly	11
3.1.	Treating Customers Fairly (TCF)	11
3.2.	What is TCF?.....	11
3.3.	The 6 TCF Outcomes	13
3.3.1.	Understanding the 6 TCF Outcomes	13
3.4.	TCF Outcomes Analysis	14
3.5.	Implementing Treating Customers Fairly.....	18
4.	Policy & Procedures.....	19
4.1.	What are Policies & Procedures?.....	19
4.1.1.	Treating Customers Fairly Policy Template.....	20
4.2.	Treating Customers Fairly Procedures.....	27
4.3.	Procedure Layout	29
4.3.1.	Procedure Inclusions	30
5.	Staff Training & Awareness	32
5.1.	Why is TCF Training Important?.....	32
5.2.	Your TCF Training Program	32
5.2.1.	Delivering the Training	34

5.3.	Assessing the Trainees Knowledge & Understanding.....	35
5.4.	Evaluation of the Training	36
5.4.1.	Training Evaluation & Feedback Form	38
5.5.	Training Schedule.....	40
5.6.	TCF Assessment Quiz & Answers	40
5.6.1.	Introduction.....	40
5.6.2.	Assessment Quiz & Answers	41
5.6.3.	Using the Assessments.....	41
6.	TCF Self- Assessment Audit	43
6.1.	What is a Self-Assessment Audit?.....	43
6.2.	About the TCF Self-Assessment Audit Checklist	44
6.2.1.	TCF Self-Assessment Audit Checklist.....	45
7.	Advice, Sales & Marketing.....	54
7.1.	Sales & Marketing Materials.....	54
7.2.	Sales Training	55
7.3.	Giving Advice to Consumers	55
7.4.	Financial Promotions.....	56
7.4.1.	Financial Promotions Policy Template	56
7.4.2.	Financial Promotion & Communication Checklist.....	70
8.	Complaint Handling	75
8.1.	Introduction to Complaints.....	75
8.2.	Financial Ombudsman Service (FoS)	76
8.3.	Complaint Handling and TCF.....	77
8.4.	Your Approach to Complaints	78
8.5.	Complaints Training	79
8.6.	Complaint Records	79
9.	Staff Incentives & Remuneration	80



TCF Guidance Manual

Know Your Compliance

Version 3.3 – 01/17

9.1.	Introduction to Remuneration and Incentives	80
9.2.	TCF Incentive Options	81
9.3.	Remuneration Policy Template.....	81
10.	Audits & Monitoring	85
10.1.	Internal Audits.....	85
10.2.	How to Audit & Monitor TCF in the Workplace.....	86
10.3.	General & TCF Call Monitoring Form	87
10.4.	TCF Interactive Dashboards	92
10.5.	Audit Procedures.....	93
10.5.1.	Internal Audit Policy & Procedure Template.....	95
10.5.2.	Appendix A - Compliance Monitoring & Internal Audit Assessment Form.....	104
11.	Record Keeping & Management Information	106
11.1.	An Introduction to Record Keeping	106
11.2.	What TCF Records to Keep.....	107
11.3.	Records Management Policy Template	108
11.4.	Introduction to Management Information (MI)	110
11.5.	Specific Management Information for TCF	112
12.	Summary.....	113
13.	Appendix 1.....	114
13.1.	Treating Customers Fairly Test Paper 1	114
13.1.1.	Treating Customers Fairly Test Paper 2.....	118
13.1.2.	Treating Customers Fairly Answer Sheet 1.....	122
13.1.3.	Treating Customers Fairly Answer Sheet 2.....	126