

## TREATING CUSTOMERS FAIRLY (TCF) POLICY STATEMENT - VICTUS GROUP (PTY) LTD

**Victus Group (Pty) Ltd** as an authorised financial services provider has a strong focus on customer satisfaction. Our mission is to be a recognized and respected provider and our Treating Customers Fairly (TCF) policy is an integral part of that objective. We strive to consistently deliver fair outcomes and enhanced service quality to our clients, based on a culture of transparency and putting the customer first.

Our TCF policy is structured according to the guidelines provided by the Financial Services Conduct Authority.

### The six fairness outcomes:

**Victus Group** will strive to comply with and contribute to the TCF fairness outcomes, viewed from the perspective of the customer:

- **Outcome 1:** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
- **Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- **Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- **Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances.
- **Outcome 5:** Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
- **Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

TCF is the responsibility of Company Senior Management and as such is a standing item on our Board/Senior Management agenda

### In order to fulfil our commitment to treating our customers fairly we will focus on the following aspects:

- We will adhere to our Conflicts of Interest policy in dealing with customers
- We have access to good quality management information and will access this and any client feedback received and use it to improve our services
- All our members of staff are trained to deal with our clients and are committed to maintaining high standards of service
- We will monitor the continuing performance of products that we have recommended and sold to customers to assess the on-going sustainability of the product for the customer
- Staff are remunerated according to TCF principles as well as sales volumes
- We will review our TCF policy on an ad hoc basis but at least annually

For any queries or feedback relating to the TCF at **Victus Group** you can contact us at the following:

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