



Treating Customers Fairly (TFC) Policy

For

Linda Uhlmann and Associates
FSP no.: 43778

Prepared by Linda Uhlmann and Associates

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TREATING CUSTOMERS FAIRLY (TCF) POLICY STATEMENT
Linda Uhlmann and Associates, FSP no.: 43778

1. INTRODUCTION:

It is our committed objective to ensure that all our clients or potential clients can be confident that they are dealing with a Financial Service Provider where the fair treatment of clients is central to the corporate culture.

We use our best efforts to ensure that at all times we, our staff members and representatives render financial services honestly, fairly, with due skill, care and diligence, and in the interests of clients and the integrity of the financial services industry.

Our Treating Customers Fairly (TCF) policy forms an integral part of that objective.

2. THE 6 TFC OUTCOMES:

Linda Uhlmann and Associates have a strong focus on the following focus areas, always keeping the perspective of the customer in mind:

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| 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. |

3. PROCESSES TO ACHIEVING THESE OUTCOMES:

Linda Uhlmann and Associates strive to consistently treating customers fairly throughout all stages of the product life cycle. We demonstrate this through our behaviour and the monitoring our staff and processes which may include the following:

Product and service design: Products and services (and their distribution strategies) are designed and developed for specific target markets, based on a clear understanding of the likely needs and financial capability of each customer group.

Promotion and marketing: Products are marketed to specific target groups, through fair and clear communications that are not misleading and are appropriate to the target group.

Advice: Where advice is provided, advisers are fully equipped to provide advice that is suitable to the needs of the customer concerned, following the objectives of TCF and avoiding conflicts of interest. A documented Record of Advice is maintained for each and every transaction.

Point-of-sale: To provide fair and clear information that will enable customers to make informed decisions about transacting with Linda Uhlmann and Associates, our products and services. Product risks, limitations, commitments and charges must be transparent.

Information after point-of-sale: To provide customers with ongoing relevant information to enable them to monitor whether the product or service continues to meet their expectations and needs. Providing acceptable levels of service for post-sale transactions and/or enquiries.

Complaints and claims handling: To honour representations and assurances and that lead to legitimate customer expectations. Legitimate expectations must not be frustrated by unreasonable post-sale barriers. There is a requirement for fair and consistent handling of claims and a mechanism to deal with complaints fairly and timeously.

4. FOCUS AREAS:

- We will follow the requirements of the FAIS General Code of Conduct.
- We will adhere to our Conflicts of Interest policy in dealing with customers.
- We will put management information mechanisms in place that are designed to monitor and measure Linda Uhlmann and Associates' performance in delivering the relevant fairness outcomes.
- All our members of staff are trained to deal with our clients fairly and are committed to maintaining high standards of service.
- Our staff are not remunerated or incentivised in any way which encourages them to deal with our clients in an unfair or biased manner.
- We will provide appropriate after sales information and service to customers. We will always tell customers what they can expect from processes and our relationship.
- We will monitor the continuing performance of products and/or funds that we have recommended and sold to customers to assess the ongoing suitability of the product for the customer.
- We will ensure good communication lines with product suppliers we deal with and ensure that we understand their products and services.
- We will review our TCF policy on an ad hoc basis but at least annually.

5. COMPLAINTS HANDLING:

- We will handle complaints promptly, fairly and impartially.
- In dealing with complaints, we will 'treat like situations alike' and give careful consideration to whether an error might have affected a wider class of customers; and what should be done to remedy this.
- We will pay attention to the outcomes of complaints, which can serve as an important source of intelligence about the health of our business and systems: we will investigate the root causes of complaints and obtain feedback from customers to improve the level of service that we provide.
- We will measure the length of time taken to deal with a complaint, the outcome, and the way in which the outcome is communicated to the customer in order to ensure the fair treatment of our clients.

6. TCF IN OUR BUSINESS:

- We encourage and welcome feedback from staff and customers on our services and procedures.
- Staff objectives include TCF as an explicit and measurable objective and performance against this objective will form part of staff competency ratings.
- Where applicable, staff will complete refresher training and testing on an ad hoc basis.
- Before we contract with a third party, we will satisfy ourselves of their commitment to treating our customers fairly. In particular, we will consider their TCF policy and the management information that they can provide to demonstrate the fair treatment of our customers.
- A copy of our Conflict of Interest, Complaints Resolution Process and General FAIS disclosures are also available on our website www.lindauhlmann.co.za
- Our complaints process will be clear and easy to understand.

For any queries or feedback in relation to TCF at Linda Uhlmann and Associates you can contact us at the following numbers:

TFC contact person:	Ms Antoinette Uhlmann
Telephone:	012 807 5755
Fax:	0866 898029
Email:	antoinette@lindauhlmann.co.za
Post:	Postnet Suite 58, Private Bag x25, Lynnwood Ridge, 0040