



Treating Customer Fairly Policy

Introduction

Rural Finance Limited expects customers interests to be at the heart of how we do business. Customers expect to get financial services and products that meet their needs from companies that we and they can trust.

Rural Finance Limited will demonstrate that we are consistently delivering fair outcomes to consumers by taking responsibility for ensuring that it's directors, employees and Appointed Representatives at all levels are delivering customer outcomes relevant to their business through an established and appropriate culture.

These will be delivered through 6 key principles:

1. Rural Finance Limited must pay due regard to the interests of its customers and treat them fairly. However, we should also consider their regulatory obligations under the other principles, which also contribute, to ensuring the customers are treated fairly.
2. Rural Finance Limited must conduct it's business with due skill, care and due diligence
3. Rural Finance Limited must take reasonable care to organise and control its affairs responsibly and effectively with adequate risk management systems.
4. Rural Finance Limited must pay due regards to the needs of its clients and communicate information to them in a way which is clear, fair and not misleading.
5. Rural Finance Limited must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon it's judgement.
6. Rural Finance Limited must take reasonable care to make sure that clients do not face unreasonable post-sale barriers imposed by firms to change product, switch provider or make a complaint.

TCF Culture

It is only through establishing the right culture through Rural Finance Limited that senior management can convert our good intentions into actual fair outcomes for consumers and ensure that delivery of these outcomes is sustainable.

Behaviour Framework

The 'behavioural framework' sets out the management actions that Rural Finance Limited will use to treat Customers Fairly. Rural Finance Limited will use this framework to help assess whether we can demonstrate treating customers friendly. Areas to consider:

- Rural Finance Limited champion the fair treatment of customers to directors, Appointed Representatives and employees and ensure that it is integral to the way Rural Finance Limited carries out day to day business
- Rural Finance Limited manage and control our business.
- Rural Finance Limited our recruitment and reward structure complement and support our values.
- Rural Finance Limited educate and train our director, Appointed Representatives and employees to ensure that our customers achieve a fair deal.
- Rural Finance Limited measure performance and service standards

Dealing with Customers

Rural Finance Limited ensure we provide our customers with clear information and/or suitable advice before, during and after sale.

Rural Finance Limited ensure we deal with complaints fairly and that any lessons are learned to ensure we can try to avoid those problems in future.

Complaints

Rural Finance Limited aim to provide excellent customer service and complaints handling is a major component of its TCF measures. We deal with our customers complaints fairly and objectively and attempt to put things right as quickly as possible, in accordance with rules and regulations set by the FCA. Our complaints procedure can be found on our website.

Training

Our training and competence regime helps to support our consumers protection objective. It aims to ensure that customers in the regulated financial service market dealing with Rural Finance Limited directors, employees and Appointed representatives are all competent.

Training will be carried out with all directors, appointed representatives and employees on induction to the company and every 12 months.

All directors and Appointed Representatives will be audited every 12 months to make sure they are complying with the TCF Principles.