



The FSA's treating Customers Fairly initiative

Holloway Friendly is committed to supporting the Financial Services Authority's Treating Customers Fairly initiative. Holloway Friendly's philosophy is to always put its members first and to improve our own processes wherever possible. We have introduced a comprehensive and regularly reviewed Treating Customers Fairly action plan. The products Holloway Friendly provides are sold and advised upon by independent financial advisers; so the Society has prepared a technical guide to its products solely for IFAs to enable them to give the best advice at the point of sale to their clients.

The Financial Services Authority expects Holloway Friendly to have successfully implemented a Treating Customers Fairly action plan which should result in six key outcomes for its customers:

- Customers will deal with firms where the fair treatment of customers is a key part of the corporate culture.
- Products are marketed; targeted and sold that have been designed to meet customer needs.
- Customers receive clear information and are kept suitably informed before, during and after the point of sale.
- Customers receive suitable advice that takes into account their personal circumstances.
- Customers receive product performance they have been led to expect and the service is of an acceptable standard.
- Customers should not face unreasonable post-sale barriers if they want to change product, switch provider, submit a claim or make a complaint.

Holloway Friendly has adopted each of these targets and is looking to expand upon them. A staff training plan is being developed to ensure that: -

- All staff have an awareness of Treating Customers Fairly
- All staff understand, in general terms, the steps that Holloway Friendly is taking to implement Treating Customers Fairly
- All staff should know the steps that are being taken within their own department to implement Treating Customers Fairly.

If any customer would like to discuss our TCF work, please contact our Customer Relations Manager by email on crm@holloway.co.uk or telephone on 01452 782761,

We are not authorised to give advice, so we suggest that you contact your financial adviser for advice on your policy or www.unbiased.co.uk if you do not have a financial adviser.

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