



TREATING CUSTOMERS FAIRLY

Mission Statement

At Holloway Friendly we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority initiative 'Treating Customers Fairly'. We recognise that both Holloway Friendly and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Definitions

The following words are used throughout this customer statement because they have a special meaning. The meanings are as follows: -

Execution Only:	<i>A policy administered by us upon your specific instructions where we have not given any advice on the suitability of the policy to your needs or circumstances.</i>
Financial Adviser:	<i>The person who advises you to take out an insurance policy and who is authorised by the FSA.</i>
Firm:	<i>For the purposes of this document, firm means Holloway Friendly.</i>
FSA:	<i>The Financial Services Authority.</i>
FSA Principles:	<i>The Principles as set out in the FSA Handbook (Principles for Businesses).</i>
Income Protection:	<i>An insurance policy which protects a percentage of the income you would lose if you were unable to work due to illness or an accident.</i>
Member(s):	<i>What you are, or will become, of this Society if you have or take out one of our policies.</i>
Membership:	<i>All members of this Society.</i>
Mutual:	<i>An insurer which is a registered friendly society or an incorporated friendly society or other institution which is owned by its members.</i>
Our/Us/We:	<i>Holloway Friendly.</i>
You/Your:	<i>The member or a person considering becoming a member.</i>

Our aim is to help you fulfil your income protection objectives and to make your membership of this Mutual as satisfying and as straightforward as possible. It is our goal to do this by providing appropriate products and services supported by an administration systems that is efficient and easy to use, either direct as an execution only customer or through a financial adviser

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. Holloway Friendly is the trading style of the Original Holloway Friendly Society Limited Registered and incorporated under the Friendly Societies Act 1992. Registered in the UK No. 145F Authorised and regulated by the Financial Services Authority. FRN 109986 Founded in 1880

The FSA Principles

1. A firm must conduct its business with integrity.
2. A firm must conduct its business with due skill, care and diligence.
3. A firm must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.
4. A firm must maintain adequate financial resources.
5. A firm must observe proper standards of market conduct.
6. A firm must pay due regard to the interests of its customers and treat them fairly.
7. A firm must pay due regard to the information needs of its clients, and communicate information to them in a way which is clear, fair and not misleading.
8. A firm must manage conflicts of interest fairly, both between itself and its customers and between a customer and another client.
9. A firm must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon its judgment.
10. A firm must arrange adequate protection for clients' assets when it is responsible for them.
11. A firm must deal with its regulators in an open and cooperative way, and must disclose to the FSA appropriately anything relating to the firm of which the FSA would reasonably expect notice.

We will uphold the FSA principles

We do not sell or offer advice on our products or any other providers' products.

We will honour the promises we make to our customers

We will not give undertakings that we are unable or unwilling to respect

We will design products that our customers will understand

We will be clear in the benefits, drawbacks and limitation of the products we offer

We will provide you with clear information about the products and service we offer

We will aim to operate in our customers' best interests

We will act fairly when transacting business

We will have proper and objective complaint handling procedures

We will give you access to a formal complaints procedure should you become unhappy with our service

We will promote and encourage mutuality throughout our membership

We will encourage our customers to ask if there is anything that is not understood

Our product information will be accurate and capable of being understood

Our administration of customers' policies and any claims will be fair and professional

Holloway Friendly cannot give you financial advice, but if you have any questions, queries or suggestions for improvement or any concerns, we will be pleased to hear from you at any time, you can contact us: -

On: 01452 526238, Monday to Friday 9.00am until 5.00pm, or

Fax on: 01452 386859, or

Email at: crm@holloway.co.uk, or

Write to: Customer Relations Manager, Holloway Friendly, Holloway House,
71 Eastgate Street, Gloucester, GL1 1PW.