



TERMS OF PAYMENT

1. Introduction

The Financial Conduct Authority's (FCA) Treating Customers Fairly (TCF) Principle 6 requires a firm to pay due regard to the interests of its clients and treat them fairly. **SPEEDY PLUMBING** is fully committed to TCF, and this policy is designed to demonstrate its application during our day-to-day activities.

We aim for the following six core consumer outcomes:

- **Confidence:** Consumers can be confident they are dealing with a firm where TCF is central to the corporate culture.
- **Targeting:** Products and services are designed to meet the needs of identified consumer groups and are targeted accordingly.
- **Information:** Consumers are provided with clear information and kept appropriately informed before, during, and after the point of sale.
- **Suitability:** Where consumers receive advice, it is suitable and takes account of their circumstances.
- **Expectation:** Products perform as consumers have been led to expect, and the associated service is of an acceptable standard.
- **Barriers:** Consumers do not face unreasonable post-sale barriers to change products, switch providers, submit a claim, or make a complaint.

2. Our TCF Mission Statement

We will act with integrity in everything we do and put our customers at the heart of our business.

3. Our TCF Principles & Implementation

- **Marketing:** All financial promotions and marketing materials are reviewed to ensure they are clear, fair, and not misleading.
- **Sales & Advice:** When providing advice (solely regarding heating requirements), our advisers obtain a detailed understanding of customer needs so recommendations are suitable.
- **Transparency:** We ensure customers understand any risks involved and are aware of all fees and charges.
- **Post-Sale Support:** We strive to keep customers informed throughout the contract and have no post-sale barriers restricting customer access.

4. Staff Awareness & Training

We ensure that all staff and advisers are familiar with the TCF Principle and its outcomes. All employees achieve the necessary qualifications and training to carry out their roles to the required competence level. We also operate a remuneration model that does not reward on sales performance alone to mitigate sales bias.

5. Complaints

Our goal is to provide excellent customer service, and complaint handling is a major part of our TCF policy. We deal with complaints fairly and objectively, attempting to put things right as quickly as possible. All complaints are recorded, monitored, and analyzed by senior management.

6. Contact Details

For any queries, feedback, or support, please contact **SPEEDY PLUMBING** at:

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