

## Treating Customers Fairly

### **Policy Statement:**

Caldere Associates Ltd ensure clients are at the very heart of all that we do. We are fully committed to providing the highest standards of customer service and advice.

Where we have referred to “customers” in this policy, we intend to also refer to all third parties connected with the sale.

Our customers are our most valuable assets and our aim is to ensure we deliver a user friendly, robust, reliable, and cost-effective service.

As a part of our overall approach we are fully committed to treating our clients fairly, and as such we endeavour to meet their expectations of high-quality service.

### *Fair treatment means:*

- Customers should be confident that they are dealing with firms where treating customers fairly is embedded in the corporate culture.
- Services marketed and sold are done so with the intent that they meet the needs of customers and are targeted accordingly.
- Customers should be provided with clear information and kept appropriately informed before, during, and after the service provision.
- Where advice is provided, it takes into account a client’s individual circumstances.
- The service provided is of an acceptable standard.
- Customers do not face unreasonable barriers to make a complaint.

Treating Customers Fairly is a core principle of our company and the way we conduct our business.

We are constantly striving to improve our services and develop new and innovative ways to communicate our service and new product information to everyone we work with.

Central to our Treating Customers Fairly ethos is our commitment to provide clear and concise information, free of jargon and written in plain English.

### *The core principles of our Treating Customer Fairly policy are as follows:*

- Caldere is an organisation which holds the fair treatment of our customers as central to our corporate culture.
- Products and services we develop, sell, and recommend are intended to meet the individual needs of our customers.
- Our customers are provided with clear information and are kept appropriately informed before, during, and after the solution has been provided.
- Where we offer advice to our customers, we endeavour to obtain a full understanding of their requirements so that the advice is suitable and appropriate to their specific circumstances.

- We will ensure that any complaints or grievances are addressed in a sympathetic, positive, and professional manner and within a reasonable time.
- Caldere will ensure that members of staff are kept up to date with relevant training in relation to competence, data protection, and other matters directly affecting the quality of service offered to customers.