MEDWAY TREATING CUSTOMERS FAIRLY (TCF) POLICY

Introduction Last Review Date: March 2025
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Policy Owner: Medway Marketing (Pty) Ltd (FSP15624)

1. Table of Contents

1. Introduction
2. Mission and Strategy
3. The Six Fairness Outcomes
4. Achieving the Outcomes
5. Product and Service Design
6. Marketing and Communication
7. Advice Process
8. Sales and Customer Interaction
9. After-Sales Service
10. Complaints Handling
11. Staff Training and Culture
12. Monitoring and Review
13. Annexure A – TCF Commitment Declaration

2. Introduction

Medway Marketing (Pty) Ltd is an authorised Financial Services Provider (FSP 15624) and is committed to upholding the Treating Customers Fairly (TCF) principles as set out by the Financial Sector Conduct Authority (FSCA). We promote a culture of fairness, transparency, and ethical conduct across all aspects of our business. This policy outlines how we ensure customers are treated fairly before, during, and after doing business with us.

2. Mission and Strategy

Our mission is to provide clients with exceptional service, driven by integrity, fairness, and care. We aim to ensure all business practices demonstrate fair treatment and protect customer interests. To achieve this, we will:
- Act honestly, fairly, and with due skill and diligence.
- Employ effective resources, systems, and processes to support fair treatment.
- Obtain relevant and accurate client information to ensure suitable product recommendations.
- Continuously monitor compliance with the six TCF fairness outcomes.

3. The Six Fairness Outcomes

1. Outcome 1: Customers are confident that fair treatment is central to our culture.
2. Outcome 2: Products and services are designed to meet the needs of identified customer groups and targeted accordingly.
3. Outcome 3: Customers receive clear, appropriate, and timely information before, during, and after contracting.
4. Outcome 4: Advice provided is suitable and considers the customer's individual circumstances.
5. Outcome 5: Products and services perform as promised, meeting customer expectations.
6. Outcome 6: Customers do not face unreasonable post-sale barriers to switch, claim, or complain.

4. Achieving the Outcomes

We are committed to embedding TCF throughout the product and service lifecycle. Our processes ensure that fairness is delivered from product design to after-sale service.
Key actions to achieve the outcomes include:
- Designing products suitable for defined client segments based on needs and financial capability.
- Marketing products transparently and without misleading information.
- Providing suitable and clear advice that reflects clients' financial goals and circumstances.
- Delivering products and services that perform as expected.
- Ensuring customers can easily access post-sale assistance, claims, and complaints procedures.

5. Product and Service Design

We conduct due diligence on all product providers and ensure that each product we distribute aligns with the needs and objectives of our clients. Product suitability analysis ensures that offerings are appropriate for the intended market segment, and that clients fully understand the risks and benefits.

6. Marketing and Communication

All marketing and promotional materials are designed to be clear, accurate, and not misleading. Information is written in plain language and highlights key product risks, charges, and conditions. Clients are kept informed before, during, and after contracting through transparent communication channels.

7. Advice Process

Where advice is provided, it must be based on a full understanding of the client's needs, financial position, and objectives. An Initial Needs Analysis (INA) is completed for every client, and a Record of Advice (ROA) is maintained for all transactions. All recommendations must be clear, justified, and free from conflicts of interest.

8. Sales and Customer Interaction

Sales staff must present information honestly and fairly. Customers are given sufficient detail about the products, including all costs, commitments, and associated risks, to make informed decisions. All sales documentation must be clear, comprehensive, and properly explained to the client.

9. After-Sales Service

We maintain open communication with clients post-sale to ensure their products continue to meet their needs. Clients receive ongoing support for amendments, queries, or product updates. Regular follow-ups and reviews are conducted to assess continued suitability.

10. Complaints Handling

Medway Marketing (Pty) Ltd follows a transparent Complaints Management Framework. Complaints are handled fairly, promptly, and consistently. All complaints are recorded in the Complaints Register and monitored for trends or root causes. Feedback from complaints is used to improve our systems and service delivery.

11. Staff Training and Culture

All employees receive regular training on TCF principles and customer service standards. Every team member is responsible for upholding these values in daily interactions. Performance assessments include TCF compliance as a key metric.

12. Monitoring and Review

We use management information and internal reviews to assess compliance with TCF outcomes. This policy is reviewed annually, or when there are changes to regulations or business operations.

Annexure A – TCF Commitment Declaration

(This will be signed and maintained annually in the Staff Personnel Folder.)

TCF ACKOWLEDGEMENT

I hereby acknowledge that I have read and understood the Medway Marketing (Pty) Ltd Treating Customers Fairly Policy. I am aware of the six TCF outcomes and commit to upholding these principles in all customer interactions.

Signed at _____ on the _____ day of _____ 2025.

Name (print): _____

Signature: _____

Review Date	Reviewed By	Designation	Signature
March 2025	Lance Allam	Director	Lance Allam