

## Declaration of TCF (Treat Customers Fairly) awareness and compliance with the Outcomes of TCF

Organisation name: \_\_\_\_\_

TCF is an FSB regulated policy aimed at ensuring that all organisations “treat their customers fairly”. To comply with the policy your organisation will need to demonstrate that it meets the 6 key TCF Outcomes by way of this declaration.

1. **Outcome 1 - Culture:** Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm culture.
  - a. Confirmation of knowledge of TCF and commitment to TCF outcomes
  - b. Confirmation that all staff (including myself) have been trained on the principles of TCF
  - c. Confirmation to measuring and monitoring of fair treatment of customers
  
2. **Outcome 2 - Products:** Products and services marketed and sold in the market are designed to meet the needs of identified customer groups and are targeted accordingly.
  - a. Confirmation of the market in which your organisation operates or intends to operate in (Please confirm the market/ industry you operate in? e.g. Short term insurance)
  - b. Confirmation that the products requested from Santam meet the required customer needs as identified by the broker
  
3. **Outcome 3 - Communication and Marketing:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
  - a. Commitment to providing the customer with all the information needed to make an informed purchasing decision
  - b. Commitment that all marketing and customer communication is designed for its intended target market and is easy to understand
  - c. Confirmation to act as custodian in respect of all information provided by Santam to ensure it is appropriate for target customers
  
4. **Outcome 4 - Sales and Advice:** Where customers receive advice, the advice is suitable and takes into account the customer’s circumstances.
  - a. Confirmation of FAIS compliance and being able to evidence record keeping of advice

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| b. Confirmation of evidence of FSP license and will notify Santam immediately should such license lapse or be revoked | Yes / No |
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| c. Commitment to fairly represent the product features and limitations in respect of all Santam products offered | Yes / No |
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- 5. **Outcome 5 - After Sales Service:** Customers are provided with products that perform as firms have led them to expect, and associated service is both of an acceptable standard and what they have been led to expect.

a. Ensuring that Customer has reasonable access post sale services	Yes / No
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- 6. **Outcome 6 - Complaint Handling:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claims or make a complaint.

a. Commitment to record all complaints made by potential customers or customers per formalised complaints management process	Yes / No
b. Commitment to respond to complaints received timeously and to record evidence of complaint handling process and resolution	Yes / No
c. Commitment to notify Santam of key themes arising that indicate the need for possible changes to products or product training needs	Yes / No

Signed on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_ at \_\_\_\_\_

Broker/ Administrator (Designated signatory)	Print Name	Date
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Relationship Manager	Print Name	Date
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Regional Manager/ KAM	Print Name	Date
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