

# Quality Vehicle Contracts Limited T/As Fleetbuyer

## Treating Customers Fairly

Quality Vehicle Contracts Limited T/As Fleetbuyer is fully committed to providing customers with an excellent level of service and treating customers fairly has been at the core of our business philosophy for over 20 years.

Treating Customers Fairly (TCF) is one of the cornerstone principles laid down by the Financial Conduct Authority. This guiding principle is sub-divided into six key elements which dictate the way in which we deal with our customers in terms of communication, expectations, level of service and the products and services we offer.

### The six guiding principle elements and the way in which we achieve these are:

- Consumers are confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
- **Listening to our customers to understand their needs and putting those needs at the forefront of everything we do**
- Products and services marketed and sold in the retail market place are designed to meet the needs of identified consumer groups and are targeted accordingly.
- **Offering only market products which are appropriate, clear, and unambiguous and highlight any risks and conditions rather than just the key features and benefits**
- Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- **Ensuring Customers are presented with clear information on which to make decisions, have regular updates in a clear and concise manner and have a satisfactory outcome**
- Where consumers receive advice, the advice is suitable and takes account of their needs and circumstances.
- **Ensuring appropriate services are offered to customers openly and without hidden conditions or complex definitions**
- Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
- **Giving advice which is clear and appropriate for the customer, providing only services and products which we believe to be of the highest quality and suitable for the customer's needs, circumstances and expectations.**
- Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit claims or make a complaint.
- **Treating customer's privacy with the greatest respect and acting promptly to resolve any issues which they might have, complaints are taken seriously and dealt with as a priority**