

Treating Customers Fairly Policy

Introduction

Hilton Car Supermarket are fully committed to TCF and this policy has been designed to demonstrate the application of TCF during Hilton Car Supermarket's day to day activities. TCF is embedded throughout the FCA's Handbook, however, the FCA has also identified six core consumer outcomes which explain what it wants TCF to achieve for consumers: as follows

- Consumers can be confident they are dealing with firms where TCF is central to the corporate culture.
- Products and services marketed and sold are designed to meet the needs of identified consumer groups and targeted accordingly.
- Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- Consumers are provided with products that perform as firms have led them to expect and the associated service is both of an acceptable standard and as they have been led to expect.
- Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Assessing and implementing our TCF principles

All Hilton Car Supermarket's financial promotions and marketing literature are reviewed to ensure that they are appropriate for the target audience and are presented in a clear, fair and not misleading manner. Sales personnel qualify our customers so that they get a clear understanding of the clients' needs and requirements. We ensure that our clients understand everything involved with our service and are aware in advance of all applicable charges. Initial service agreements are signed by our clients in advance of us starting any work on their behalf outlining our services and any charges.

Post-sale information and support

Hilton Car Supermarket strives to keep its clients informed always. Our clients are communicated to at appropriate stages both before and after the contract commences via our customer care team.

Electronic updates are sent regularly to our clients as various key stages of our service is fulfilled. We have appropriate headcount capacity and processing arrangements in place to ensure continuous support and no post-sale barriers. We have several policies and procedures that are relevant to the fair treatment of clients and achieve adherence to FCA requirements, these are (this not an exhaustive list):

- Conflicts of Interest Policy
- Data Protection Policy
- Training and Competence Policy
- Complaint Handling Procedure
- Financial Promotions Procedure

Awareness/training

Hilton Car Supermarket ensures that all advisers and staff are familiar with the fundamental principles of TCF. In addition, where applicable, advisers and staff are trained to suitably advise on and efficiently explain and provide our products and services. We make sure that all our advisers and staff achieve the necessary qualifications and training to carry out their job functions with the required competence level. We undertake regular monitoring and assessment of our advisers and staff so that we can be certain of their competence.

Remuneration

Hilton Car Supermarket operates a remuneration model that mitigates sales bias and rewards non-sales staff in a way that would not negatively impact the treatment of its clients.

Complaints

Hilton Car Supermarket aims to provide excellent customer service and complaint handling is a major component of its TCF measures. We deal with customer complaints fairly, objectively and in accordance with the rules laid down by the FCA.

Conclusion

Hilton Car Supermarket's culture is and has been throughout the years in line with the outcomes stipulated by the FCA's TCF initiative. However, we frequently review our policies, procedures and practices to ensure that TCF remains a crucial part of our business.