



TREATING CUSTOMERS FAIRLY POLICY

Captive Business Consultants (Pty) Ltd will continuously endeavour to ensure that the outcomes of TCF are incorporated into its day-to-day business activities.

TCF OBJECTIVES STATEMENT

The Directors and Senior Management of CBC have designed and adopted a TCF Policy and Framework that enables them to continually deliver and monitor the following objectives for each TCF outcome:

OUTCOME 1

TCF principles will form an integral part of the CBC culture, thereby giving our customers the confidence in doing business with us.

This means:

- TCF will be central to management actions
- TCF will influence our business strategy and planning
- TCF will shape all key elements of decision making
- TCF Management Information is recorded, reported and acted upon
- TCF will become a continual element of internal communication
- TCF training should be provided to all employees
- TCF behaviour is an element of performance objectives, measurement and reward

OUTCOME 2

Captive Business Consultants (Pty) Ltd believes in designing services and products that suit the diverse needs of our customers.

We do this by:

- Striving to develop products that are relevant to customers and that speak to their unique requirements
- Ensuring that the products we develop/market/sell are appropriate and are the result of appropriate market research





- Analysing and checking new products to ensure TCF compliance before being signed off by the Product Development committee

OUTCOME 3

Captive Business Consultants (Pty) Ltd aspires to provide customers with different means of accessing their information and providing appropriate information that will guide their financial choices.

We will do this by ensuring that:

- All our communication is in plain English whether verbal or written
- Our communication strategy provides clear, accurate, timely, simple and complete information to customers and intermediaries
- There is complete and accurate customer information to ensure uninterrupted accessibility
- Consumers are offered a choice of medium for contact
- We ensure that proper sales processes are followed
- Customer reviews are conducted frequently
- Regular feedback is requested from customers

OUTCOME 4

Every customer is unique with wide-ranging needs that need to be understood and taken into account.

- CBC is working towards understanding the needs of its customers and creating innovative products that speak to their needs
- All intermediaries need to abide by and adopt CBC's TCF objectives
- The sales team and all our intermediaries will be provided with appropriate TCF compliant information
- Advice given by our employees and intermediaries will be monitored
- Feedback will be regularly requested from customers to ensure we meet our objectives





OUTCOME 5

Customers are provided with products and service that meet expectations.

This means:

- We will strive to maintain and deliver on agreed service levels
- We will ensure that intermediaries and other service providers adhere to agreed service levels
- Product performance monitoring is key to ensuring that all products offered meet their expected performance
- Feedback will be sought from customers regarding satisfaction with product performance and service levels
- There is an established complaints process
- Action will be taken on complaints within agreed turnaround times

OUTCOME 6

There should be no unreasonable post-sales barriers to change a product, submit a claim or make a complaint.

This means:

- CBC will strive to enhance its levels of accessibility to customers
- Customers are given clear instructions on how to contact CBC to change a product, submit a claim or make a complaint

