



TREATING CUSTOMERS FAIRLY (TCF) POLICY STATEMENT GS FINANCIAL SERVICES (PTY) LIMITED FSP NO 13271

GS Financial Services (Pty) Limited as an authorised financial services provider has a strong focus on customer satisfaction. Our mission is to be a recognized and respected provider and our Treating Customers fairly (TCF) policy is an integral part of that objective. We strive to consistently deliver fair outcomes and enhanced service quality to our clients, based on a culture of transparency and putting the customer first.

Our TCF policy is structured according to the guidelines provided by the Financial Sector Conduct Authority as embodied in the **six fairness outcomes**.

GS Financial Services (Pty) Limited will strive to comply with and contribute to the TCF fairness outcomes, viewed from the perspective of the customer:

Outcome 1:

Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

Outcome 3: Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

Outcome 4: Where customers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Customers are provided with products that perform as providers have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

Outcome 6: Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

TCF is the responsibility of Company Senior Management and as such is a standing item on our Governing body / Board / Senior Management Agenda

In order to fulfil our commitment to treating our customers fairly we will focus on all aspects to ensure this outcome. We aim to ensure that clients are confident when dealing with us as they will know that fair treatment of clients is central to our culture. We demonstrate this through the following:

- We are committed to adhere to the rules and principles of the FSB and other relevant legislation or regulatory bodies.
- We will adhere to our Conflicts of Interest policy in dealing with customers.
- We have access to good quality management information and will access this and any client feedback received and use it to improve our services.
- All our members of staff are trained to deal with our clients, their role in delivering the outcomes and are committed to maintaining high standards of service.
- We will monitor the continuing performance of products that we have recommended and sold to customers to assess the on-going sustainability of the product for the customer.
- Staff are remunerated according to TCF principles as well as sales volumes.
- Client feedback is taken on board and used to improve our services. Adverse trends are managed, and action is taken.
- We will review our TCF policy on an ad hoc basis but at least annually.