
Treating Clients Fairly Statement

The Directors of Overseas Trust and Pension are committed to ensuring that the principle of treating clients' fairly, (TCF), is applied in all areas of our day to day business activities.

In adopting the TCF principle, we recognise that fair treatment of our clients is about adding value to the service we offer by aiming to exceed their expectations by ensuring them the following:

- Access to leading, regulated and endorsed products.
- Aspire to deliver great customer service.
- Clearly defined roles and responsibilities that provides the customer with transparency and confidence that conflicts of interest are avoided or professionally managed.
- Standardised and well-researched processes.
- World-class solutions for both corporate and private clients.
- Absolute confidentiality.

In practical terms, for the different areas of our business, this means:

- Ensuring that promotional material is clear, compliant, jargon free and appropriately targeted.
- Ensuring that all staff have thorough training on all products we promote and market and are encouraged to challenge where they identify inconsistencies, ambiguities or potential unfairness in the product literature or product features.
- Operating systems which ensure fairness to the customer as well as customer satisfaction in the meeting of all.
- Finding ways to encourage non-sales staff to implement TCF in their day-to-day business activities.
- Keeping detailed records of client product selection, appointed advisers and other parties to assist with efficient ongoing servicing of clients.
- Provision of online reporting to enable customers to keep up-to-date with their pension.
- Encouraging after sales contact with clients, where appropriate, to correct or improve on the service already offered.
- Ensuring that customer complaints are assessed fairly, promptly and impartially, and in line with the principles of TCF. We have a fully documented and accessible complaints policy and process which can be found on our website under the Legal and Regulatory tab.
- Encouraging staff to recommend improvements to service following customer complaints and monitoring the outcome.
- Ensuring that staff are kept up-to-date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers.
- Offering regular training in the principle of TCF at all levels of the business, regularly monitoring and reporting on all of the above TCF activities as part of the company's monthly statistics and intelligence reporting in order to assess TCF performance across the business and recommend changes where appropriate. These statistics are drawn from our relevant regulatory registers and monitoring systems.
- Ensuring that TCF values, which are set and communicated by Senior Management, are supported by all staff and understood in the same way.

Our Philosophy is the following:

"We are committed to the belief that everyone has the right to a safe haven to protect and preserve their family's financial future. We achieve this by offering a broad range of award-winning financial solutions catering for income, accumulation and succession of wealth from one generation to the next"

The core values we build our organization and team on are:

- Integrity
- Accountability
- Teamwork
- Growth

These values are enhanced and cemented with our slogan of **"BE AMAZING"**, which further evidences our commitment to the TCF objectives.

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