

We are committed to

Treating Our Customers Fairly

By making fair treatment central to our culture and values

This means we integrate fair practices and standards to our business strategies and financial products & services

By making our terms fair

This means the terms of our products and services are reviewed periodically to ensure fairness has been given due consideration

By making our information clear, relevant and timely

This means we lay out and illustrate timely and up-to-date information, and where possible the fees & charges, risks and benefits of our products & services both clearly and concisely in our materials

By exercising due care, skill and diligence in everything we do

This means our staff explain the features and benefits of our products and services clearly and with integrity, and without any exaggerated claims or material omissions

By recommending only appropriate products and services

This means we ensure our product and service recommendations meet our customers' particular needs, such as by conducting a suitability analysis when necessary

By being open to feedback

This means we train our staff to handle feedback promptly and respond within a reasonable timeframe