

Customer statement

Introduction

As a client of National Friendly Financial Solutions we will always endeavour to provide you with the highest possible standard of service and advice. We are pleased to support the Financial Services Authority's initiative 'Treating Customers Fairly' (TCF) ensuring that it is used in all areas of our business.

Our commitment to you

We will:

- Provide you with clear information about those areas of advice, products and services that we offer. This will include any fees and costs that you may incur.
- Ensure that we understand your requirements, preferences and circumstances before we make any recommendation to you.
- Only recommend a product or service that is both affordable and suitable for your needs.
- Not recommend a course of action, or that you purchase a product, if we cannot find one that we consider suitable for you.
- Always provide you with clarification in the event that something is unclear.
- Offer you the opportunity of regular reviews to ensure that your financial strategy and any products that you may have remain suited to your needs and objectives. There may be circumstances where you don't require regular reviews, in which case the appropriate level of service will be agreed.
- Give you access to a formal complaints procedure should you become unhappy with our service.

How you can help us

To ensure that we give you the most appropriate advice we will ask you to:

- Carefully consider and discuss your financial objectives and goals.
- Provide us with sufficient financial information to enable us to properly assess your situation.
- Inform us about changes that might affect you financially, including any lifestyle change such as marriage or change of employment status.
- Inform us if you don't understand something relating to the advice or service you have received, or any product that has been discussed or recommended.
- Provide feedback to us on our services including any ways you feel they could be improved.