

FRONTIER

Employee Benefits

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Treat Customers Fairly (TCF) Policy

Frontier Employee Benefits (PTY) Ltd

An authorized Financial Services Provider, FSP No. 36097

Prepared by Frontier Employee Benefits (PTY) Ltd
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1. Policy Statement

Frontier Employee Benefits ensures clients are at the very heart of all that we do. We are fully committed to providing the highest standards of client service and advice.

Our customers are our most valuable asset and our aim is to ensure that we deliver a user-friendly, robust, reliable and cost-effective legal service. As a part of our overall approach we are fully committed to treating our clients fairly and as such, we endeavour to meet their expectations of high quality service.

Our Treating Customers Fairly (TCF) policy is centred around the guidance provided by the Financial Services Board (FSB) and our External Compliance Officers, to ensure we consistently deliver fair outcomes to our clients and take responsibility for the firm and staff (at all levels) providing an enhanced service quality to clients, based on a culture of openness and transparency. As a firm, we take the requirements of the FSB seriously, in particular, the requirement to treat customers (clients) fairly.

The FSB has outlined six key outcomes, which are central to the TCF initiative:

Outcome 1: Customers are confident that they are dealing with firms where the fair treatment of customers is central to the firm 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.

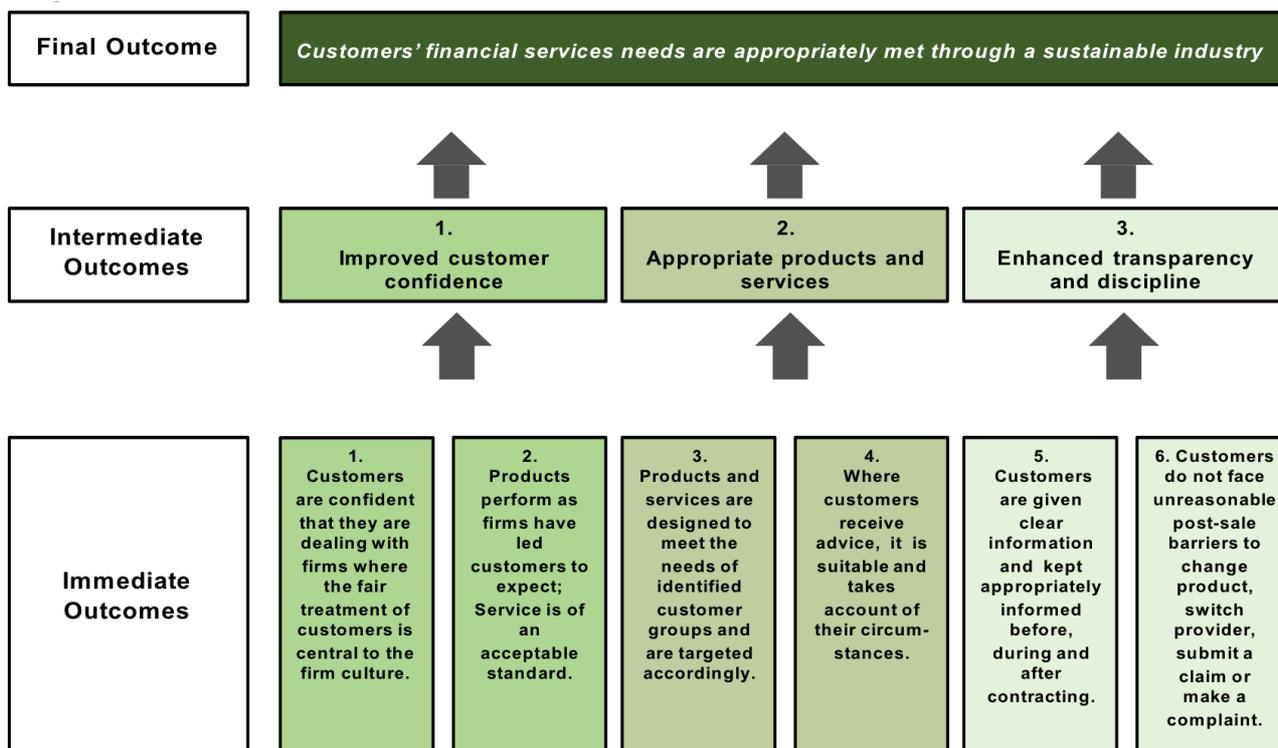
Outcome 3: Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.

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 firms 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.

Figure 1: Regulatory Framework



We have set out below how we aim to ensure these principles are embedded in our approach and culture for dealing with our clients.

2. Our service

- We ascertain the appropriateness of the requested service for all new clients prior to accepting an instruction, ensuring it is in line with their knowledge and experience.
- We continually aim to understand the needs of our clients.
- We keep our clients fully informed in a clear and fair manner that is unambiguous and not misleading.
- We ensure our services are delivered with clarity and transparency and do not contain hidden conditions or rely on complex technical definitions.
- We make certain our clients understand the risks associated with our services at the outset of an instruction.
- We work hard to ensure that service and risk information remains clear and prominent at all times.
- In the event that there is a conflict of interest, we will inform our clients as soon as possible once we become aware of it.

3. Our Approach

Our priority is to provide our clients with an excellent service underpinned by quality and choice. We are committed to ensuring our employees, customers and advisers want to buy our services, stay with us and recommend us to their families, friends and colleagues.

Our service is shaped by listening to our clients' needs and understanding what is important to them. We take responsibility for meeting the needs of our clients and always look for ways to improve the quality of our service.

We aim to treat our clients fairly and deliver high quality services, which meet their expectations throughout their relationship with us.

We recognise that our representatives are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our representatives to deliver this.

All of our representatives are fully trained in dealing with our clients, and in treating them fairly. We remunerate and incentivise our representatives to encourage them to deal with all clients fairly, and to continually find ways to improve.

4. Complaints

We respond in a timely manner to our customers' and prospective customers' questions and queries, and address any issues or concerns promptly. All customer complaints are dealt with and escalated as appropriate and as required by us in order to meet our obligations to our clients, our regulator and the Ombud.

We are happy to provide full details of our complaints process on request.

Our policy is in line with the current guidance from the FSB and is in line with the principles of the FSB that "a firm must pay due regard to the interests of its customers and treat them fairly".

Michael Westcott

Director