



ANCHORAGE CHAMBERS TREATING CUSTOMERS FAIRLY POLICY

This document summarises Anchorage Chambers ('The Company')'s approach to treating all customers fairly ('TCF'). This Policy is designed to set out the responsibilities for the fair treatment of customers and demonstrate how the Company assesses how it treats its customers fairly.

The Company is committed to treating all of its customers fairly and aims to do so by establishing a culture of fairness, openness and transparency, throughout the Company. This in turn creates an understanding of the customer's needs and providing appropriate services and additional support where required.

In all circumstances the Company and its employees must treat the Company's customers fairly. TCF is an on-going process which all employees are required to follow and maintain in all their dealings with customers at all times.

This Policy should be read in conjunction with the Company's relevant policies including but not limited to the Anchorage Chambers Vulnerability Policy and the Anchorage Chambers Complaints Policy.

OBJECTIVES

The main objectives are:

- To ensure that all customers are treated fairly as a result of abiding by basic principles
- To ensure that all employees are aware of and abide by the Company policy and principles contained therein

The Company's TCF Policy is centred upon the guidance provided by the Financial Conduct Authority (FCA). There are six main principles as outlined by the FCA which The Company aims to abide by in order to ensure fair treatment of their customers:

1. Customers should be confident that they are dealing with firms where the fair treatment of customers is of central importance
2. The products and services offered are designed and targeted to meet the customer's specific needs
3. Customers are provided with clear information and are kept informed at all times
4. Where advice is provided, it is suitable and takes account of a customer's circumstances
5. Customers are provided with a product that they have been led to expect, and a service at a standard they have been led to expect.
6. Customers do not face unreasonable barriers imposed by the firm to make changes to the product or make a complaint

The Company also aims to abide by a number of other FCA Principles which are relevant to TCF:

1. A firm must conduct its business with integrity;
2. A firm must pay due regard to the information needs of its clients and communicate information to them in a way that is clear, fair and not misleading;
3. A firm must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon its judgment.



MONITORING

The Company will monitor effectiveness in TCF by:

- Recording all customer expressions of dissatisfaction in addition to all formal complaints. These will be monitored by senior management on a regular basis and analysed in order to identify any areas for improvement.
- Seeking customer feedback via Trustpilot reviews and upon contact with customers throughout the IVA term.
- Reviewing and refreshing internal training on a regular basis in relation to (but not limited to) IVA product and alternatives advice, customer service skills and vulnerability.
- Reviewing internal scripts and communication templates on a regular basis.
- Closely monitoring customers identified as vulnerable or potentially vulnerable.

This Policy will be reviewed on an annual basis.