



TREATING CUSTOMERS FAIRLY

Business Finance Solutions (UK) Limited ensures clients are at very heart of all that we do. We are fully committed to providing the highest standards of customer service and advice.

Our customers are our most valuable asset, and our aim is to ensure we deliver a user-friendly, robust, reliable and cost-effective service to all concerned.

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 – a full copy can be found at www.bfs.ltd.uk or by clicking the link [here](#) - is centred around the guidance provided by the Financial Conduct Authority (FCA) to ensure we consistently deliver fair outcomes to our customers and take responsibility for both Business Finance Solutions UK Limited as an organisation, and our 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 FCA seriously, in particular, the requirement to treat customers fairly.

Central to our **Treating Customers Fairly** ethos is our commitment to providing clear and concise information, free of "jargon" and written in plain English.

Our service

- We ascertain the appropriateness of the requested service for all new customers prior to accepting a deal, ensuring it is in line with their knowledge and experience.
- We continually aim to understand the needs of our customers.
- We aim to 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 will keep an accurate and comprehensive record of all our dealings with a customer, so that in the event of any dispute or discrepancy, we will be able to provide a full breakdown of interchanges between all parties.
- We make certain our clients understand the risks associated with our services at the outset of an instruction, where appropriate.
- We work hard to ensure that service and risk information remains clear and prominent at all times.
- In the unlikely event that there is a conflict of interest, we will inform our customers as soon as possible once we become aware of it.

For a copy of our Complaints Handling procedure – go to www.bfs.ltd.uk or [click here](#) Financial Ombudsman Services website - <http://www.financial-ombudsman.org.uk/>

Our policies are in line with the current guidance from the FCA and is in line with the principles of the FCA that “a firm must pay due regard to the interests of its customers and treat them fairly”.