

## **TCF Client Statement**

### **Committed to treating our client's fairly**

At **Barton Lyle**, we have always been committed to offering our clients the highest possible standards of service. In so doing, we are delighted to support the Financial Services Authority initiative '**Treating Customers Fairly**'.

We recognise that both our clients and ourselves will benefit considerably if we look after your best interests and "treat you fairly" in every aspect of our ongoing relationship.

#### **Our commitment to you**

We will:

- provide you with clear information about the products and service we offer, including fees and charges;
- ascertain your individual needs, preferences and circumstances before recommending a solution;
- only recommend a solution that we consider suitable for you and that you can afford – and always the most suitable from the available options;
- not recommend a solution if we cannot find one we consider suitable;
- encourage you to ask if there is something you do not understand;
- give you access to a formal complaints procedure should you become unhappy with our service;

#### **How you can help us?**

To help us offer you the most appropriate advice, we will ask you to:

- tell us as much as possible about your income and outgoings, to enable us to properly assess how much you can afford;
- let us know about changes to your circumstances;
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you do not understand;
- tell us if you think there are ways we can improve our service.

**Thank you for choosing Barton Lyle.**