

2018

Conduct Risk and Treating Customers Fairly Policy Statement

Treating Customers Fairly Policy Statement

Treating Customers Fairly (TCF) is one of the key principles of the Financial Conduct Authority (“FCA”). The FCA’s TCF initiative is designed to maintain high standards in the way financial products are sold to consumers, and the actions firms take after the point of sale.

According to Principle 6 of the FCA handbook; ‘a firm must pay due regard to the interests of its customers and treat them fairly’. At One Global Market Limited (“OGM”) we believe that this principle is not only a regulatory requirement. We believe that it is more than that – it is the fundamental standard upon which our company was founded.

Conduct risk can be described as the risk that our conduct poses to achieving fair outcomes for consumers or to the sound, stable, resilient and transparent operation of the financial markets. We consider our conduct risk profile in our business model and product design with the aim of identifying and mitigating any risks that would have adverse outcomes for our customers and therefore TCF is also enveloped within the concept of conduct risk.

At OGM we are committed to offering our customers the highest possible level of satisfaction. We aim for high retention rates and referrals by existing customers and understand that this can only be achieved by providing a consistently high level of service and advice.

However we recognise that providing a high level of service is not enough in itself – we and our customers have everything to gain if we look after their best interests and treat them fairly in all aspects of our dealings with them.

Our commitment to you:

- To offer you the best products that we can and to provide clear information about those products and services, including fees, commissions and charges;
- To ascertain your individual needs, preferences and circumstances before recommending a product;
- To only recommend a product that we consider to be suitable for you after sufficiently appraising ourselves of your circumstances;

- To tell you of any relevant conflicts of interest as soon as possible after we become aware of them;
- To provide best execution where relevant and timely execution at all times;
- We strive to maintain a superior level of system availability;
- To encourage you to ask if there is something you do not understand;
- To give you access to a formal complaints procedure whereby your complaint can be dealt with professionally and impartially should you ever become unhappy with our service, and to resolve any mistakes as efficiently as we can;
- To ask for and listen to your feedback and place your interests first.

Here is how you can help us:

- Tell us as much as possible about your financial objectives and level of experience in order that we may assess the most suitable product for you;

- Let us know if there is any aspect of our service, or product we have discussed or recommended that you don’t understand;

Tell us if you think there are ways we can improve our service;

- Tell us if you do not think you have been treated fairly. Thank you for your interest in One Global Market Limited.