



<b>EAGLE CORNER</b>	
Eagle Ford 	Eagle Mazda 
Eagle Fin	Eagle Parts & Service
<b>ALL WE PROMISE IS MORE</b>	

**EAGLE FORD**  
Eagle Four (Pty) Ltd Reg. No.2012/028656/07  
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**EAGLE FOUR**  
**FSP LICENSE 48484**  
**TCF POLICY**

**Version 0001**

**2018**



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Eagle Four, FSP 48484, hereafter referred to as the FSP, is committed to offering our customers the highest standards of service. We uphold and support the FSCA's **'Treating Customers Fairly' Initiative**

We acknowledge that both we and our customers can enjoy a sustainable and valuable relationship if the culture we impart within our organization serves to act with the client's best interests in mind at all times. We endeavour to treat customers fairly in all aspects of our dealings with them.

*Our commitment to our client*

We will:

- provide you with clear information about the products and services we offer, including fees and charges
- ascertain your individual needs, preferences and circumstances before recommending a product
- only recommend a product that we consider suitable for you and that you can afford the most suitable products from the available options
- not recommend a product if we are not able to find one we consider suitable
- encourage you to ask if there is something you don't understand
- give you access to a formal complaints procedure should you not be happy with our service



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### *How you can help us*

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

- furnish us with information about your income and expenditure, to enable us to properly determine whether you are able to afford all financial services offered to you
- let us know about changes that might affect your ability to repay your insurance product
- let us know if there is any aspect of our service, or of a product we have discussed or recommended that you don't understand
- tell us if you think there are ways we can improve our service

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

1. **Outcome 1:** Customers are confident that they are dealing with FSP's where the fair treatment of customers is central to the company culture.
2. **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.
3. **Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
4. **Outcome 4:** Where customers receive advice, the advice is suitable and takes account of their circumstances.



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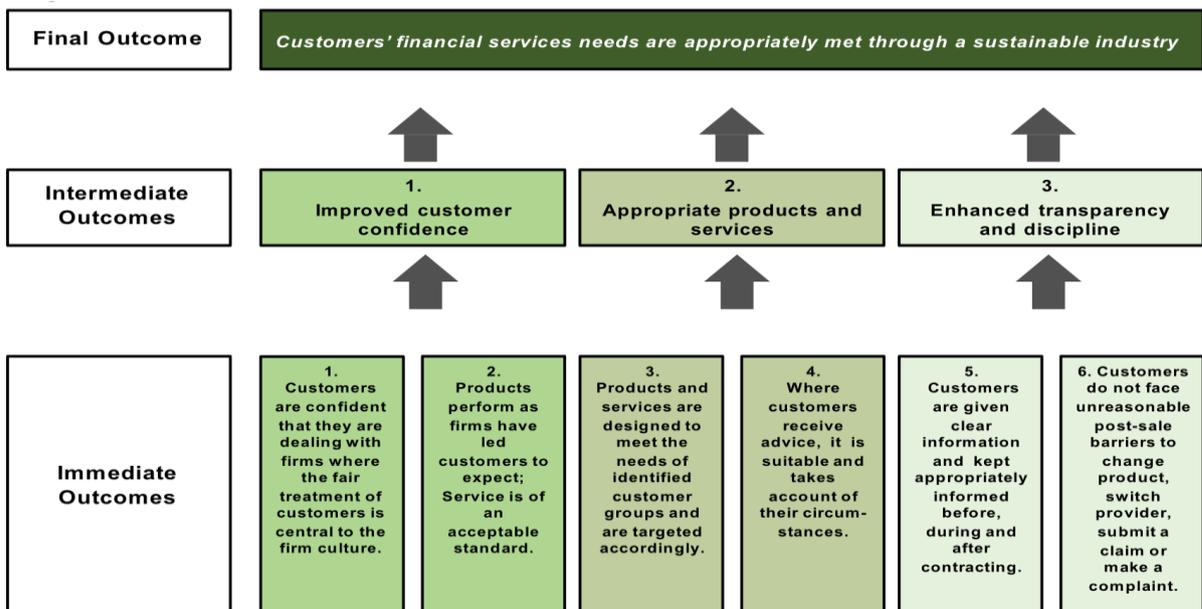
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5. **Outcome 5:** Customers are provided with products that perform as FSP’s have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.

6. **Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

7. **Regulatory Framework**



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



## 2. Our Service

- We ascertain the appropriateness of the requested service for all new clients prior to rendering advice, ensuring it is in line with the client's 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.
- 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 and customers want to buy our products, 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 employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.

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



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#### 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 and our regulator and the Ombudsman.

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

Our policy is in line with the current guidance from the FSCA and is in line with the principles of the FSCA that an FSP must pay due regard to the interests of its customers and treat them fairly.

<https://www.youtube.com/watch?v=dtqQ8KR3Mgw>