



TREATING CUSTOMERS FAIRLY POLICY

Introduction

- 1.1 Yo Telecom Ltd is committed to the fair treatment of our customers. Our Treating Customers Fairly (TCF) framework is developed around the core six outcomes set by the Financial Conduct Authority (FCA). By placing our clients at the centre of our business ensures that fair outcomes are achieved.
- 1.2 Staff at all levels of Yo Telecom Ltd are trained with the six outcomes in mind and Yo Telecom Ltd promote this culture through our organisation, using a 'message from the top' approach to set the right standards from the offset.
- 1.3 The FCA's six TCF outcomes are derived from their key Principles of Business. The six outcomes are;

Outcome 1: Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

Outcome 3: Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.

Outcome 4: Where consumers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.

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

Summary of Outcomes

2.0 Outcome 1

"Can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture."

Each member of Yo Telecom Ltd team understands the importance of fair treatment of customers, our clients are essential to our business model and TCF supports our developing and crystallised relationships with our clients.

3.0 Outcome 2

“Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.”

Our website contains information about what we do, as well as generic information relating to some of the types of services which we provide. We ensure any marketing material developed is proportionally targeted to the needs of our clients and any website updates go through appropriate approval processes.

4.0 Outcome 3

“Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.”

The nature of the products and services that we offer are such that we are required to interact closely with all our clients. As part of this process, we become aware of any need to provide further information in a different way. Yo Telecom Ltd website holds clear, simple advice on our processes along with how to contact us.

5.0 Outcome 4

“Where consumers receive advice, the advice is suitable and takes account of their circumstances.”

Yo Telecom Ltd are a telecommunications business that also acts as an introducer of finance for our certain clients. We continue to have an obligation to ensure that any recommendation that we give is suitable given our clients' individual situations based on the information provided. This process is used to determine which funders we utilise for certain clients.

6.0 Outcome 5

“Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.”

Our terms of business and contracts are clear and easy to understand and are fully explained to our clients at each stage of the sales process.

7.0 Outcome 6

“Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.”

We have a three-tiered complaints procedure and policy in place designed to address any client disputes efficiently and effectively. Details of how a client or business can make a complaint is clearly listed on our business website, in addition to the ombudsman website.

Yo Telecom Ltd is authorised and regulated by the financial conduct authority for credit broking activities.

Firm Reference Number 716228.