



TREATING CUSTOMERS FAIRLY PRINCIPLES

Treating Customers Fairly (TCF) is integral to our business practices.

It is a core element in the way we behave and transact business, our commercial dealings always take full account of the principle of Treating Customers Fairly.

We aim to provide full information to our clients covering the benefits, risks and costs of any recommended product or service provided.

Our intention is to inform in a clear, fair and not misleading way so that our clients can understand what they can reasonably expect from service and from any policy or plan recommended.

We aim to honour all commitments we make to our clients, if any dissatisfaction should occur we will investigate the underlying cause and take appropriate action whenever necessary.

Our reputation is important to us, therefore, client satisfaction is vital and Treating Customers Fairly is implicit in all our dealings.

HALLMARK FINANCIAL SERVICES LTD

Authorised & Regulated by the Financial Services Authority