

Chester le Street Golf Club

Treating Customers Fairly Policy

1: INTRODUCTION

Treating Customers Fairly (TCF) is the practical interpretation of one of the CLSGC's core principles:

“A Firm must pay due regard to the interests of its customers and treat them fairly.”

Chester le Street Golf Club (CLSGC) operates a policy of openness and transparency.

Customers are defined as Members, Visitors or anyone who has occasion to use the services of CLSGC.

CLSGC adheres to well-defined internal policies and procedures.

By placing the fair treatment of customers as the focal point of CLSGC activities it is intended that the expectations of the FCA will be met as we strive to incorporate the standards expected. These TCF standards and culture are as important to Committee and Officers as they are to all other members of staff and the TCF culture flows in the all the day to day activities.

TCF is equally as important as other business needs and is considered alongside business needs at all times.

2: THE SIX TREATING CUSTOMERS FAIRLY OUTCOMES

The FCA has defined six generic consumer outcomes expected from any firm in the course of Treating Customers Fairly (TCF). These will be used as the FCA monitors TCF.

Outcome 1: Consumers can be confident that 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 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 both 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.

3: MANAGEMENT INFORMATION

CLSGC have appropriate MI or other such measures in place, which includes developing responsibilities, processes, controls and standards, to test whether we are delivering the TCF consumer outcomes. CLSGC needs to be able to provide evidence to demonstrate that the desired outcomes are being delivered.

4: A CULTURE OF TREATING CUSTOMERS FAIRLY

CLSGC will seek to embed a culture of Treating Customers Fairly throughout; efforts to support this have been made in the following ways:

- All customers should clearly understand the nature of the services and products CLSGC provide, including terms, conditions and charges.
- All communications with customers should be fair, clear and not misleading.
- CLSGC aim to be open and transparent throughout all dealings, ensuring that all products and services will meet the needs and expectations of our customers.
- CLSGC will only promise to provide services we are able or equipped to deliver.
- The CLSGC complaint procedures must be clear, unambiguous and impartial. The implementation of well-defined internal policies and procedures that are embedded and supported at all levels.

- Placing the needs of our customers at the forefront of any decision regarding the impact of any strategic changes taking place within the organisation. TCF must be a major consideration and the first stage of any proposed changes.
- To identify and manage all conflicts of interest in an appropriate manner.
- To collect and assess relevant customer information to make informed judgments and strategic decisions moving forward.
- To constantly measure and review the effectiveness of our treating customers fairly policy.
- All CLSGC staff will receive training to ensure they have the correct skills base in order to perform their jobs effectively.
- Continuously updating and refreshing the TCF Policy, allowing CLSGC to adapt to the changing requirements of TCF. Implemented by Management this will filter down to all areas of the organisation.
- Incorporating a TCF action plan containing key areas which need to be addressed.
- A TCF section will be included on the website.

5: COMPLAINTS

CLSGC aims to provide the very best level of customer service and will respond swiftly to acknowledge and deal with all customer queries and complaints In accordance with the CLSGC complaints procedures.