

# **HAWKES CAR CENTRE**

Mustow St, Bury St Edmunds, Suffolk. IP33 1XL 01284 754255

## **Treating Customers Fairly (TCF) Policy**

Hawkes Car Centre takes Treating Customers Fairly (TCF) seriously. All firms regulated by the Financial Conduct Authority (FCA) must pay due regard to the interests of its customers and as a consequence, TCF is an integral part of our business and is embedded in all areas from systems, controls, training, remuneration and staff activity.

Treating Customers Fairly is a key principle set by the Financial Conduct Authority to ensure that customers are treated fairly.

Essentially, it is crucial to how we carry out every aspect of our business. The FCA have set out six 'Treating Customers Fairly' principles which outline how we communicate and engage with our customers, the quality of service we provide and the fairness of our procedures. As an authorised dealer we follow and obey these key principles of treating customers fairly.

### **What does treating customers fairly (TCF) mean?**

The FCA has outlined six outcomes as part of TCF. These include:

**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 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 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.

### **What you can expect from us?**

Treating customers fairly is an integral part of Car Selling business culture and we are continuously working to ensure customers are treated fairly. As a result, you can expect the following services when dealing with us:

- Clear, fair and transparent pricing
- Continual monitoring of our pricing

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[www.hawkescarcentre.co.uk](http://www.hawkescarcentre.co.uk) VAT No.103298882 FCA Registered 664437

- Quality advice from our sales team based on customer needs, priorities and circumstances
- Clear and transparent information regarding pricing as detailed in our Initial Disclosure Document
- Continual advice and support
- Clear and jargon free information on the product with adequate opportunity for customers to ask questions
- After-sales information and services including contract reminders, product updates and help and advice regarding additional services
- Full complaints handling procedure

### **How we work to deliver this**

Treating customers fairly is a continuous process and we are always striving to ensure Hawkes Car Centre is able to comply with the FCA but also to ensure customers are indeed being treated in a responsible and fair manner. We undertake this process in the following way:

- Continual investment in systems.
- Robust training and competence of all staff.
- Giving customers access to clear and jargon free information.
- Systematic audits by management and external organisations
- Undertaking detailed analysis to review where improvements can be made
- Regular audit of telephone and electronic correspondence.
- Reviewing input from customers and staff.
- Training and reviewing of Regulatory bulletins from the FCA

### **What is expected of you?**

In order to deliver the best possible service, we rely on you (the Customer) to also play your part. An efficient service relies as much on capable and confident consumers as it does on the firms who are committed to treating customers fairly. When dealing with us, we expect you to:

- Engage with us properly and provide accurate information
- Raise questions if you are uncertain about any aspect of the product or service

- Read advertisements and other material carefully
- Read any suitability letter and ensure that it properly reflects the discussion
- Use cooling off periods to consider whether to go ahead
- Review your financial needs on a regular basis and consider taking further advice when circumstances change
- Acknowledge that some financial products or services being provided may involve market risk for the buyer, such as stock market movements and interest rate rises
- Complain to us if you perceive unfair treatment and give us the opportunity to resolve your complaint in a timely manner

**What do you do if you feel you've been treated unfairly?**

A critical element of TCF is how we handle customer complaints. If in the sad event you believe there is cause to complain, and then please refer to the complaints process found on our web site [www.hawkescentre.co.uk](http://www.hawkescentre.co.uk).