Treating Customers Fairly

1. Introduction

Bingham Insurance Brokers cc is as an authorised financial services provider, with a strong focus on customer satisfaction.

Our Vision:
Our vision is to be the leading Financial Advisors in offering sound financial planning and advice to assist our valued clients in securing their and their family's future wealth.
Our Mission:
We strive to offer our clients high quality financial advice and guidance with their financial planning as well as continuously promote increasing levels of customer centric values in an efficient, cost-effective and compliant manner.

Our Treating Customers Fairly (TCF) policy is an integral part of that objective. We strive to consistently deliver fair outcomes and enhanced service quality to our clients, based on a culture of transparency and putting the customer first.

Our TCF policy is structured according to the guidelines provided by the Financial Services Conduct Authority.

2. Treating Customers Fairly Outcomes

The Treating Customers Fairly principles can be summarized by the six following fairness outcomes which we will strive to comply with:

Outcome 1
Customers are confident that they are dealing with a firm where the fair treatment of customers is central to our culture.

Outcome 2
Products and services marketed and sold are designed to meet the needs of identified customer groups and are targeted accordingly.

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

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

Outcome 5
Customers are provided with products that perform as providers 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
Customers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

3. Treating Customers Fairly Implementation

Treating the Customers fairly is the responsibility of Company Senior Management and as such is a standing item on our agenda.

3.1 Our service

- We strive to deliver our services with honesty, integrity and transparency and to conduct all our dealings in accordance with the legislation issued by the Financial Sector Conduct Authority.
- The benefit of being an Independent Brokerage allows us to provide our clients with a choice of products from various Insurance Companies which are best suited to the client's needs.
- The employment of highly capable staff members who are committed to delivering excellent and professional services allows us to provide each customer with a personalised service.
- A full administration team allows the Brokerage to provide our clients with administration services on their financial portfolios.
- We provide our clients with an annual review on their risk portfolio's allowing the clients opportunity to review their financial planning.
- We provide our clients with an annual review on their investment portfolio, providing returns, fund selection and investment market overviews.
- We have an in-house Healthcare Specialist which assists our clients with health plan comparisons and costings as well as assisting our clients with their Healthcare claims.

3.2 Our approach

Our priority is to provide our customers with an excellent service underpinned by quality and transparency. We are committed to ensuring our employees, customers and advisers want to buy our services, stay with us and recommend us to their families, friends and colleagues. We feel that this will be a true measure of customer satisfaction and trust and we will continuously assess our progress against these standards.

- We will adhere to our Conflicts of Interest policy in dealing with customers
- We have access to good quality management information and will access this and any client feedback received and use it to improve our services
- All our members of staff are trained to deal with our clients and are committed to maintaining high standards of service
- We will monitor the continuing performance of products that we have recommended and sold to customers to assess the on-going sustainability of the product for the customer
- Staff are remunerated according to Treating Customers Fairly principles
- We will review our Treating Customers Fairly policy on an ad hoc basis but at least annually

3.3 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 customers and our regulator.

Our complaint policy is in line with the current guidance from the Financial Services Conduct Authority and is in line with the principles of the Financial Services Conduct Authority that "a firm must pay due regard to the interests of its customers and treat them fairly".

For any queries or feedback relating to the Treating Customers Fairly at Bingham Insurance Brokers cc you contact us at the following:
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