

TREATING CUSTOMERS FAIRLY (TCF) POLICY STATEMENT

MERCHANT WEST TREASURY SOLUTIONS (PTY) LTD

MERCHANT WEST TREASURY SOLUTIONS (PTY) LTD as an authorised financial services provider has a strong focus on customer satisfaction. Our mission is to be a recognised and respected provider and 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.

The six fairness outcomes:

MERCHANT WEST TREASURY SOLUTIONS (PTY) LTD will strive to comply with and contribute to the TCF fairness outcomes, viewed from the perspective of the customer:

- **Outcome 1:** Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.
- **Outcome 2:** Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
- **Outcome 3:** Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
- **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 what they have been led to expect.
- **Outcome 6:** Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint.

TCF is the responsibility of Company Senior Management and as such is a standing item on our Board/Senior Management agenda

In order to fulfil our commitment to treating our customers fairly we will focus on the following aspects:

- 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 TCF principles as well as sales volumes
- We will review our TCF policy on an ad hoc basis but at least annually

For any queries or feedback relating to the TCF at MERCHANT WEST TREASURY SOLUTIONS (PTY) LTD you can contact us at the following:

Telephone : 021 424 2936
Email : general@merchantwest.co.za
Post : PO Box 651098, Benmore 2010



SANDTON	2nd Floor, 145 West Street, Sandton 2196 Tel: 011 305 9400
PRETORIA	Podium at Menlyn, Unit 2002 B, 43 Ingersol Road, Cnr Lois & Atterbury Road, Menlyn Tel: 012 742 8600
MPUMALANGA	Blok L, Suite 3, De Blok, 10 Wilhelm Street, Nelspruit, 1201 Tel: 012 345 1656
KWA-ZULU NATAL	The Manor House, 14 Nuttall Gardens, Morningside, Durban Tel: 031 350 4030
PORT ELIZABETH	51 6 TH Avenue, Walmer, Port Elizabeth Tel: 041 180 4001
NAMIBIA	51 on Lazarett, Unit 11, 1st Floor, Julius K Nyerere Street, Windhoek, Namibia Tel: +264 81 122 6013

DIRECTORS S James, N Le Roux, P Lochner, J Pretorius, F Röhlandt (nee Flügel), CB Viljoen
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An Authorised Financial Services Provider (FSP No: 13011) | ISO 9001:2008 and ISO/IEC 27001:2013 certified

