



Treating  
Customers  
Fairly



# Treating Customers Fairly (TCF) Policy

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## 1. Introduction

Fischer Future Heat is committed to treating all of its customers fairly. Treating customers fairly ("TCF") is about establishing a culture of fairness throughout the business that creates an understanding of the customer's needs and providing appropriate products and services. To achieve what we always set out to achieve, we recognise that TCF is more than just about having a policy; it is about embedding the right culture and core values throughout the business from the very top down. This TCF Policy is designed to set out our responsibilities for the fair treatment of customers and demonstrate how we continually assess how we treat our customers fairly.

### **Policy Statement**

*In all circumstances FFH and its staff must treat customers fairly. We understand that TCF is an evolving playing field and as a result of this, we continue to develop and adapt our policy in line with any regulatory or internal changes.*

## 2. TCF Commitments

TCF is further supported by FFH's following customer commitments:

### **We keep it simple**

- All our staff communicate clearly and explain things in a way each of our customers can understand.
- We help ensure that our customers understand our products and services, and this is achieved time and again via our free no obligation home survey.

### **We keep things easy**

- Our customers know that they have a point of contact at every stage from the Heating Engineer to our Customer Care Agents to our Technical Support Advisors.
- If and when we need to, we always call our customers to provide running updates, whether that be in relation to installation dates and times or when we have exciting new products we think may be of interest.

### **We keep it personal**

- Our customer journey begins long before an order is placed from when they make an enquiry to booking the free no obligation home survey.
- At the home survey, we offer a choice of products that best suit the needs and requirements of both the property and the customer.

## **We keep learning**

- We always keep learning from our customer feedback, and we implement constructive change at every stage, to ensure we create satisfied customers.

## **We keep it professional**

- We always ensure we observe the highest standards of professional conduct.
- We treat our customers fairly and with respect.

## **3. The TCF Outcomes**

*The FCA has 11 high level principles of business which apply to all regulated firms. Principle 6 states that, "A firm must pay due regard to the interests of its customers and treat them fairly."*

There are 6 "TCF outcomes" under principle 6 which the FCA expects firms to have at the core of their firm's culture. These are:

1. Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture
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.
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
4. Where consumers receive advice, the advice is suitable and takes account of their circumstances.
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect.
6. Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

## **4. How we achieve the Desired Outcomes**

With a view to fully meeting FFH's TCF commitments, we have a strategy of implementing and embedding TCF across our whole business. The core areas of TCF focus within FFH are:

**Marketing and promoting the products;** FFH shall communicate with customers in a way that is clear, fair and not misleading. FFH will adhere to this principle by way of actively checking, assessing, evaluating, and obtaining feedback from the Compliance function of the company on regular basis with a view to ensuring the product and how it is marketed is consistent and factual across the board.

**Monitoring customer feedback;** FFH has in place a mechanism for collecting customer feedback with a view to evaluating and reviewing the product and service we provide. FFH routinely, throughout our Trustpilot and Marketing departments, obtains and records customer sentiments. FFH has recently conducted a Customer Satisfaction Survey and it remains pleased with the outcome of that survey. FFH will continue to deliver on this on a regular basis. FFH has recently introduced a new Complaints Management System that helps FFH track and monitor customer dissatisfaction.

**Delivery of post-sale care;** FFH continues to monitor its post-sale services to ensure the delivery conforms to the level of service promised to and expected by our end customers. This will include review and analysis of customer complaints and examination of feedback/commentary received from our customers. Policies and procedures for complaints and claims handling together with the arrears and debt collection management is documented.

**Routine Training;** FFH will continue to push for quality and compliance across the entire network of sales representatives. This will be achieved by continued quarterly and annually assessments that cover vulnerable customers, TCF, market conduct and professional conduct. Further, a careful review of the complaints data will enable FFH to target specific kinds of complaints and deliver training to ensure we are constantly progressing and adhering to best practice.

## Conclusion

We encourage a culture of personal responsibility, and we drive home the message that a good culture is central to the economic health of our business. We work hard to build a strong conduct culture which gains the trust and confidence of our customers. Getting the culture and conduct right is in the interests of our economic strength and our shareholders.