

"Treating Customers Fairly" (TCF) Charter

How do we treat our customers fairly in Truepos Payment Solutions?

1. We are fair, accountable and competent in all our dealings, and our communications with our customers are clear, honest and transparent
2. We meet the "Allianz Ireland Staff Behaviours", displaying courtesy, professionalism and respect in all of our dealings with our customers
3. We ensure that our customers' obligations and rights are protected at all times
4. We have an extensive range of products available which are designed to meet our customers' needs and we actively listen to and use our customers' feedback to improve our range of products and services
5. We adhere to Service Level Agreements which ensure that our customers' expectations on service delivery are met
6. We monitor performance in all of our services and provide training where gaps are identified
7. We handle all complaints fairly, effectively, and promptly in line with our Complaints Handling Procedure
8. Through Ideas to Success (i2s), we actively encourage our staff to come up with ideas to improve how we deliver our TCF Promise

9. We regularly monitor and report on all customer activities in order to assess TCF performance across the business and recommend changes where appropriate
10. We ensure that TCF values, which are set and communicated by Senior Management, are supported and understood by all staff

What are the 6 TCF outcomes which ensure that we are treating our customers fairly?

1. Customers 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 are designed to meet the needs of identified customer groups and targeted accordingly
3. Customers are provided with clear information and are kept appropriately informed before, during and after the point of sale
4. Where customers receive advice, the advice is suitable and takes account of their circumstances
5. Customers 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
6. Customers do not face unreasonable post-sale barriers to change product, switch provider, submit a claim or make a complaint