

# Globelink International

## TREATING CUSTOMERS FAIRLY POLICY SUMMARY

### Introduction

The Financial Conduct Authority (FCA), sets out a requirement that all FCA regulated firms must consistently treat customers fairly and above all, customers should expect services and products that meet their needs from a firm they trust. This is called Treating Customers Fairly (TCF) and the core TCF obligations are set out in 6 core customer 'Outcomes' that are listed below.

Globelink International Travel Insurance Consultants Ltd (**Globelink**) is fully committed to TCF and our TCF Policy underpins our day-to-day activities.

The FCA sets out six core consumer outcomes which explain what TCF should achieve for consumers. These are:

- Consumers can be confident they are dealing with firms where TCF is central to the corporate culture.
- Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and targeted accordingly.
- Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- Where consumers receive advice, the advice is suitable and takes account of their circumstances.
- 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.
- Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

### Globelink TCF Mission Statement

We will act with integrity in everything that we do and offer products that are designed to suit our customers.

### Our TCF Principles

- We will act with integrity in everything that we do.
- Customers will be provided with clear information about the products we offer, including prices and kept appropriately informed before and during the point of sale. Customers purchasing annual products will be updated with changes to the product and prices in a timely manner before the renewal date of the product.
- We will ask specific questions that will allow us to refine the products we offer to match customers declared circumstances and preferences.
- We will make non-advised sales and will not give advice, or answer questions that could inadvertently be seen as giving advice, such as '*what do you think?*', or '*which one is best?*' Customers will be provided with product information that matches the circumstances and requirements they have declared.
- Our level of service and product performance will meet the expectations of our customers as far as reasonably possible.
- We will provide customers with an easily accessible means of expressing requests; asking questions; raising concerns or complaints, and will always be responsive to them.
- Products and services will be designed to meet the needs of our target customers.

## How Our Customers can help us

Customers can help us to offer suitable products by:

- Accurately answering the questions we ask and telling us about their product preferences so that we can offer suitable options.
- Fully disclosing previous medical history in line with our medical declaration requirements.
- Advising us if there is any aspect of our service, or products that they do not understand
- Advising us of their opinion of our service (through our invitations to Review following purchase)
- Advising us if they think the service or product did not meet their expectations, or if there are ways we can improve our service.

You can obtain a full version of our TCF Policy upon request from [globelink@globelink.co.uk](mailto:globelink@globelink.co.uk) or by calling us on +44 (0) 1353 699 082.