Richards Financial Ltd

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Treating Customers fairly

I am committed to providing the highest standards of professional financial advice. At Richards Financial Ltd, I take very seriously the requirements of our regulator, the Financial Conduct Authority; in particular, the requirement to treat our clients fairly.

- I strive to do this in all that I do.
- I undertake that all of my actions will be guided by the principle that the interests of my clients are paramount.
- My systems and procedures are designed to place the customer at the heart of my business.

In our dealings you can expect that:

- I will show flexibility, empathy, consideration and not take advantage of you.
- I will offer you the best advice that I can.
- I will communicate clearly with you and without the use of jargon.
- I will not place my interests above yours.
- I will strive to give you what you have paid for and inform you of charges before they are incurred.
- I will do our best to resolve any mistakes as quickly as I can.

As examples of how the principles and guidelines mentioned above work in practice in our business, we set out below details of what you can expect from us in various areas of our business.

When we give you advice

- I will only recommend suitable investments and other products after finding out sufficient information about your circumstances to be able to advise properly.
- My advice will be guided only by what is best for you.
- I will set out in writing and in clear, concise terms why I have recommended any particular investment or product.
- I will inform you in advance of our charges and how these should be paid. If any commission is paid because you invest in any product or investment then I will inform you of how much this is.
- In the event that there is a conflict of interest between us I will tell you about this as soon as possible after I become aware of this.
- I will keep comprehensive records of our dealings with you and will record your attitude towards risk.
- Where appropriate, and where agreed between us, we will monitor your investments and other financial products and contact you to let you know how they are doing.

When we deal with you

- When you contact me you can expect that I will be polite and courteous.
- When I write to you we will be clear and straightforward; I will try not to use jargon and technical terms. I will be happy to discuss or clarify any matter.

If you complain about any aspect of my service then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules laid down by our regulator, the Financial Conduct Authority (FCA). I will provide details of our complaints policy and procedure on request.

I hope that you find using my services a pleasant and straightforward experience.