



IBZ MOTORZ

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TREATING CUSTOMERS FAIRLY (TCF) POLICY

At IBZ MOTORZ LIMITED, we are dedicated to the fair treatment of our customers. This TCF Policy outlines our commitment to operating in accordance with the "Treating Customers Fairly" principles, particularly in the mediation of sales of general motors and acting as a credit facilitator/intermediary.

INTRODUCTION:

IBZ MOTORZ LIMITED recognizes that the fair treatment of customers is crucial to the success of its motor retail business. Customers are not only direct stakeholders but also play a significant role in influencing the quality of our relationships with other key stakeholders, including finance companies, providers of consumer credit, and suppliers of general insurance products.

WHAT IS TREATING CUSTOMERS FAIRLY (TCF)?

TCF is central to the expectations of regulated firms by the Financial Conduct Authority (FCA). The six TCF outcomes, as outlined by the FCA, serve as guiding principles for our business:

Outcome 1: Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture.

Outcome 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.

Outcome 3: Consumers are provided with clear information and are kept appropriately informed before, during, and after the point of sale.

Outcome 4: Where consumers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 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.

Outcome 6: Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim, or make a complaint.

HOW WE WILL ENSURE THAT OUR CUSTOMERS ARE FAIRLY TREATED:

IBZ MOTORZ LIMITED is committed to providing the best possible car financing options for our customers while ensuring that they feel listened to and supported. To achieve this, we will:

Continually assess services: Regularly review and assess the services we provide to meet changing customer requirements.

Clear documentation: Provide clear and unambiguous documentation explaining the terms of our contract hire agreements.



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Empower staff: Empower our staff to address any concerns raised by customers promptly.

ADHERENCE TO TCF PRINCIPLES:

IBZ MOTORZ LIMITED understands the importance of embedding TCF principles in our corporate culture. Our commitment is to:

Customer-Centric Culture: Foster a corporate culture where fair treatment of customers is at the core of our values.

Product Design: Design products and services that meet the needs of identified consumer groups.

Information Transparency: Ensure customers receive clear information before, during, and after the point of sale.

Suitable Advice: Provide advice that is suitable and considers the individual circumstances of the customer.

Service Delivery: Deliver products and services that meet customer expectations, maintaining an acceptable standard.

Post-Sale Support: Eliminate unreasonable post-sale barriers, allowing customers to change products, switch providers, submit claims, or make complaints.

This TCF Policy underscores our commitment to treating customers fairly and ensuring the highest standards of service throughout their interactions with IBZ MOTORZ LIMITED.