

MS-RT LEASING

TREATING CUSTOMERS FAIRLY

POLICY

Revision History

<i>Version</i>	<i>Revision Date</i>	<i>Revised by</i>	<i>Section Revised</i>
1	06/09/2018	Helen Rains	All
	22/01/2020	Helen Rains	All
	14/06/2021	Helen Rains	All

Document Control

<i>Document Owner:</i> Compliance	<i>Document No:</i> 001	<i>Status:</i> Approved	<i>Date Approved:</i> 06/09/2018

1 OUR MISSION

It is the missions of MS-RT Leasing to be the best leasing company in the UK by developing our employees personally and professionally.

2 CULTURE

The culture and philosophy of MS-RT Leasing is central to our activities. We recognise to fulfil our mission we must:

- Encourage our core values of Pride, Respect, Delivery of Promises, Ownership & Exceeding Expectations
- Investing in the training and development of staff to ensure they are competent and focused on the importance of treating customers fairly
- Monitor correspondence and activities to ensure that every customer enquiry is treated consistently and that any advice given is in the customers best interests
- Continually assess and improve the services we provide to ensure we can meet changing requirements
- Provide documentation clearly
- Empower our staff to ensure any concerns raised by a customer are immediately addressed

We constantly monitor our ability to achieve these standards through:

- Regular training and appraisals to assess individual performance
- Benchmarking performance against quality standards
- Internal and external audits
- Customer satisfaction surveys

3 OUR FOCUS

MS-RT Leasing abides by the six customer outcomes set out by the FCA in relation to Treating Customers Fairly:

Outcome 1 – Consumers can be confident that 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 forms 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.