



AZSET Finance - Treating Customers Fairly

To meet the principles of "Treating Customers Fairly" (TCF) AZSET Finance implements the following measures:

1. Customer-Centric Product & Service Design

- **Product Suitability Assessments:** Azset Finance evaluates the financial products and services they offer to ensure they meet the specific needs of the customer. This includes conducting in-depth suitability assessments to match the right products to the customer's financial situation, business needs, and risk profile.
- **Regular Product Reviews:** We periodically review the products and services we offer to ensure they remain appropriate and relevant to the evolving needs of customers, making adjustments where necessary.

2. Fair Pricing and Value Assessment

- **Price Transparency:** We provide clear and upfront information regarding the pricing structure, including any fees, commissions, or charges. This ensures that customers are aware of the costs involved and that there are no hidden fees.
- **Value for Money Assessments:** We continuously assess whether products or services offer fair value for money. This involves comparing similar products in the market and ensuring that products provide both the right outcomes and a reasonable cost for the customer's needs.
- **Ongoing Cost Monitoring:** Post-purchase, we monitor product performance to ensure that it continues to offer good value for money, keeping clients informed about any significant market changes that may impact pricing.

3. Outcome Monitoring and Oversight

- **Customer Outcomes Tracking:** Azset Finance monitors the outcomes customers are achieving with the products and services they have purchased. This includes customer satisfaction surveys, feedback loops, and performance reviews to ensure that the products continue to meet customer needs.
- **Management Information (MI) & Data Review:** We regularly analyze data and outcomes to identify potential trends of poor customer outcomes.
- **Complaints and Resolution Analysis:** Azset Finance tracks complaints, analyzing the root causes and implements timely resolutions to improve product offerings and ensure fair treatment.

4. Vulnerable Customer Considerations

- **Identifying Vulnerable Customers:** Azset Finance has a Vulnerable Customer Policy (See Separate Sheet) in place to identify customers who may be vulnerable due to factors such as financial hardship, age, health issues, or lack of financial knowledge.
- **Tailored Support:** Once identified, we ensure that vulnerable customers receive additional support to ensure they fully understand the product or service and that their specific needs are addressed. This might include longer consultations, simplified explanations, or providing products with enhanced protections.

5. Transparent Communication & Informed Decision Making

- **Fair and Transparent Communication:** We aim to provide at all times communication (oral, written, or online) that is fair, clear, and not misleading.
- **Informed Consent:** Azset Finance endeavors to provide all the relevant information upfront and encourages clients to ask questions before making any commitments.
- **Realistic Outcome Setting:** We never promise unrealistic outcomes or guarantees.

6. Post-Sale Support and Continuous Service

- **Ongoing Customer Support:** We are always available to answer questions and provide additional guidance. Our team reviews the customer's financial situation periodically to ensure the product continues to meet their needs.
- **Exit Strategy and Switching Options:** Azset Finance ensures that customers can exit or switch products easily without unfair penalties.

All Azset Finance staff are trained regularly on the principles of Treating Customers Fairly. This ensures that every part of the customer journey is designed to deliver fair outcomes. If you would like further information about our TCF policy, please contact us in one of the ways proscribed below

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