



Fair Treatment of Customers

Sons of Scotland's policy on treating customers fairly

Our customers are our business and at the centre of our strategy and service.

Sons of Scotland are committed to dealing with our customers honestly and fairly. This is embedded in our culture and our Code of Business Conduct.

Our vision is to be a top class Canadian financial services provider, delivering excellent value and helping our members achieve more through the excellence and integrity of our people.

In order to achieve our vision we:

➤ **Provide products and services suitable for our target market.**

This means our products meet the needs of our customers.

➤ **Ensure that the products we offer cater to the needs of our customers.**

This means understanding our customers' needs. Where appropriate, we consult with customers, our distributors and our professional advisors to ensure the suitability of our products for the market. We also analyse any complaints and other feedback from our customers.

➤ **Give our customers clear and sufficient information to make an informed decision and ensure that costs are transparent.**

This means making sure that the information we provide to our customers about their product options and features is clear and fair. We will use plain language or explain jargon where it cannot be avoided.

➤ **Provide regular and clear information about a customer's policy after the point of sale.**

This means we will remain in contact with our customers throughout the life of their policy. We will draw our customers' to any rights or options that could benefit them under their contract with us and encourage them to seek advice. We will make sure that they understand what will happen if they do or do not take action.

➤ **Deliver the standard of service our customers have been promised.**

This means we will provide a reliable and accurate service which meets the needs of our customers. We will ensure that all of our staff are trained.

➤ **Address any concerns or complaints customers have sympathetically taking into account their individual needs and issues.**

We will deal with customer questions, requests or complaints in a professional and courteous manner and within a reasonable amount of time. We will inform our customers what our timescales are and let them know if these change.

One of the ways that we know we are achieving our aims and objectives on treating customers fairly is from customer feedback, whether good or bad. We cannot improve if we are not aware of our shortcomings.

To send us your feedback, please phone 1-800-387-3382.

info@sonsofscotland.com

Sons of Scotland have a complaints handling procedure. This can be viewed on our website.

Our Fair Treatment of Customers values

We recognise the need to ensure the fair treatment of our customers and consider this essential business practice, as well as an ethical and regulatory responsibility. We are committed to fair dealing, honesty and integrity in the conduct of our business. This is enshrined in the Sons of Scotland's Code of Business Conduct.

This commitment applies to our customers, members, employees, and other stakeholders equally as we manage our business.

The following **Fair Treatment of Customers** values highlight our commitment and help ensure this commitment is embedded within our Association.

1. We deal with our customers openly, honestly and fairly.
2. We communicate with our customers clearly, promptly and jargon free.
3. We manage our business aware of our contractual responsibilities to our customers.
4. We hold the fair treatment of customers as a central consideration in all strategic planning and projects.
5. We ensure that all of our people are properly trained and those who respond to our customers are competent, trained to answer customer requests, and follow through on their responsibilities.
6. We ensure that complaints are investigated fairly and promptly and when appropriate, any redress is made in a timely manner.
7. We pro-actively manage all funds invested with us fairly and responsibly.
8. We have robust systems, financial controls and processes in place.