

T.N.S. Financial Services Ltd.

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Treating Customers Fairly – what you can expect from our advisers

Thank you for choosing us to help you with your financial planning needs. We are committed to doing what is best for you to a high standard.

When giving advice we will:

- be open, honest and polite in the way that we advise you
- communicate in plain English without using jargon
- describe our service, status and product range at the outset
- listen to what you have to say about your needs
- keep your personal information confidential and safe
- only recommend suitable products for your circumstances
- fully explain our recommendation and point out all of the key facts, benefits and limitations.
- give you the time you need to consider our advice
- fully explain any charges associated with our recommendations and how they are paid
- answer your questions fully and in a timely manner
- accept that you may choose not to take our advice
- handle complaints fairly in accordance with our regulators rules

We will not:

- recommend products that you cannot afford
- try to sell you any product you do not need
- attempt to pressure you in to buying a product
- place our interests ahead of your interests

If you feel that your adviser has not treated you fairly then please let us know by contacting the practice principal using the contact details above.