

# Treating Clients Fairly

## Chelmsford Financial Management LLP

*Authorised and Regulated by the Financial Services Authority*



### Treating Clients Fairly Policy

Chelmsford Financial Management LLP (CFM) is committed to providing the highest standard of financial advice possible. As a firm we take very seriously the requirements of the Financial Services Authority (FSA), in particular the requirement to **treat clients fairly**. We strive to do this in all that we do.

We undertake that all our actions will be guided by the principle that your interests are paramount. Our systems and procedures are designed to place you at the centre of our business.

In our dealings with you, you can expect that:

- we will be open and transparent in the way we deal with you;
- we will not place our interests before yours;
- we will communicate clearly and without the use of jargon;
- we will inform you of our charges before undertaking any work for you;
- we will deal with any complaints promptly and fairly.

As examples of how the principles and guidelines mentioned above work in practice in our business, we set out overleaf details of what you can expect from us in various areas of our business.

#### **When we give advice**

- We will only recommend suitable investment or financial products after finding out sufficient information about your circumstances. Our advice will be guided only by what is best for you.
- We will set out in writing and in clear concise terms why we have recommended any particular investment or financial product.

- We will inform you in advance of our charges and how these should be paid. If commission is paid because you have entered into a financial contract or investment, then we will tell you how much this will be.
- In the event that there is any conflict of interest between you and CFM, we will tell you about this as soon as we can after becoming aware of it.
- We will keep comprehensive records of our dealings with you and will record your attitude to risk.
- We will write to you annually offering you the opportunity to review your financial circumstances and needs.
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### **When we deal with you**

- When you contact us you can expect that we will be polite and courteous.
- All our personnel are trained in treating you fairly.
- When we write to you we will be clear and straightforward; we will try not to use jargon and technical terms. We will be happy to discuss or clarify any matter.
- We will encourage our personnel to deal with you fairly and impartially and to continually find ways to improve our services.
- You can expect that all our personnel are trained appropriately for their roles. All advisers are qualified and trained fully in respect of the investments and financial products on which they advise.

### **When things go wrong**

- If you complain about any aspect of our services then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules laid down by the FSA.
- We will provide details of our complaints policies and procedures on request.

We hope that you find using our services a pleasant and straightforward experience. We always welcome comments and observations about the way we deal with you and would encourage you to contact us.

## **Chelmsford Financial Management LLP**

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