

'TREATING CUSTOMERS FAIRLY' POLICY STATEMENT

Personal Trust's Commitment to Clients

Personal Trust supports the Financial Services' Board's initiative of 'Treating Customers Fairly' (TCF) and is committed to ensuring that the fair treatment of our clients is embedded in all areas of our business.

Our primary focus is to you, our clients and our success as a business is wholly dependent on looking after your best interests and treating you fairly in all aspects of our dealings with you. We have therefore recorded our commitment in this policy statement as per the guidelines set out by the Financial Services' Board.

Our commitment to you

- To first ascertain your individual needs, preferences and circumstances before providing advice, recommending a product or investing in a product for you
- To provide clear information about the products and services we offer, including the disclosure of all costs and risks involved
- To provide regular, clear and concise communication
- To only recommend products and services that we consider suitable or appropriate taking into account your needs and risk tolerance
- To ensure that all conflicts of interest are clearly disclosed to you so that you may make an informed decision
- To respond timeously to queries
- To give you access to a formal complaints' procedure should you be unhappy with our service.

How you can help us?

At Personal Trust, we believe that a successful relationship is based on a two-way partnership; you can assist us by being involved in the management of your affairs. This can be done by:

- Providing us with information relating to your financial position, personal background and needs to enable us to recommend tailored investment solutions appropriate to your individual requirements
- Keeping us informed of any changes to your financial or personal information to ensure our advice is appropriate and our records are kept up to date
- Confirming with us that you understand and are happy with a service or product we have discussed or recommended. Informing us if this is not the case.
- Informing us if you think there are ways we can improve our service.

Should you have any comments or questions regarding the implementation of this policy statement, please contact your Trust Officer.