'TREATING CUSTOMERS FAIRLY' POLICY STATEMENT

Personal Trust's Commitment to Clients

Personal Trust supports the Financial Sector Conduct Authority'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 Sector Conduct Authority.

Personal Trust adopts an outcomes-based approach to Treating Customers Fairly, aiming to achieve fair client outcomes, trust, transparency and sustainable long-term relationships rather than mere procedural compliance.

Management is responsible for embedding Treating Customers Fairly principles into business processes, decision-making and client interactions. Trust Officers and staff are accountable for applying this policy in their day-to-day activities.

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 take particular care when engaging with clients who may be vulnerable due to personal, financial or situational circumstances.
- 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 considering 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.
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This commitment reflects Personal Trust's ethical values and underpins how decisions are made, how risks are managed and how clients experience 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.
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The application of this policy is monitored through client feedback, complaints analysis, supervision processes and periodic reviews. Where shortcomings are identified, corrective actions are taken to improve client outcomes.

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