

Lifelink's values and how we operate

Lifelink Services Limited is committed to ensuring that customers are treated fairly in all their dealings with us.

We recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

- protect the interests of our customers at each stage of the product life cycle, from initial contact right through to after sales service
- meet as best we can the unique needs of each customer by offering a transparent, efficient and professional service, and constantly reviewing our service to identify areas for improvement.

In practical terms for the different areas of our business this means:

- we only use promotional material that is clear, compliant, jargon free and appropriately targeted
- ensuring that our sales staff have thorough training on all products they advise on or sell, understand who they are and aren't suitable for, and are encouraged to clarify to customers where they spot inconsistencies, ambiguities or potential unfairness in the product literature or product features
- operating sales remuneration systems which assure fairness to the customer as well as customer satisfaction
- keeping detailed records of customer instructions and profile/attitude to risk, and of the advice and options given before, during and after a sale – to help ensure we treat customers fairly and can deal with any complaints that may arise swiftly and fairly
- encouraging after sales contact with clients where appropriate to review and seek to improve on the service already offered
- ensuring that customer complaints are assessed fairly, promptly and impartially, and in line with Financial Services Authority deadlines and rules
- encouraging staff to recommend improvements to service following customer complaints – and monitoring the outcome
- ensuring that staff are kept up to date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers
- include treating customers fairly as a set agenda item at our regular compliance and training meetings
- regularly reviewing and reporting on the above customer focussed activities as part of the company's monthly management information data. In this way we will regularly assess performance across the business and make changes where appropriate
- ensuring that our values, which are set and communicated by Senior Management, are consistently supported and understood by all staff.