

## **Treating Customers Fairly – Our Charter**

### **Our Policy**

Bluefish Financial Services Ltd is committed to providing the highest standard of financial advice and investment service. As a firm we take seriously the requirements of the Financial Conduct Authority, in particular the requirement to treat our customers fairly. We strive to do this in all that we do.

We undertake that all of our actions will be guided by the principle that **we will treat each of our customers as if they are our only customer.**

### **In our dealings 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 any charges before undertaking any work for you;
- We will deal with any problems you may have promptly and fairly. As examples of how the principles and guidelines mentioned above work in practice in our business we set out below details of what you can expect from us in various areas of our business.

### **In our dealings with you**

- When you contact us you can expect that we will be polite and courteous.
- We will arrange to meet with you at your home or office and at your convenience.
- We will discuss your requirements and recommend the action you should take without obligation.
- We will follow up any recommendation we make in writing which will be clear and straightforward; we will try not to use jargon or technical terms and will always be happy to discuss or clarify any matter.
- You will have a direct telephone number at which to contact us. In the event that you leave a message, we will return your call, as soon as possible, which would normally be within 24-48 hours.
- If you write to us, we will contact you on receipt of your letter.

### **When we give advice**

- We will only recommend suitable investments and other products after finding out sufficient information about your circumstances to be able to advise you properly. Our advice will be guided only by what is best for you.
- We will treat any personal information you disclose to us as strictly confidential.
- We will set out in writing in clear concise terms why we have recommended any particular investment or product.
- In the event there is a conflict of interest between us and you, we will tell you about this as soon as we can after becoming aware of this.
- Where appropriate, and where agreed between us, we will monitor your investments and other financial products and contact you to let you know how they are doing.

### **If anything should go wrong**

- We rely on recommendations from our existing customers and our good reputation is of primary importance. If you complain about any aspect of our service then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules laid down by our regulator, the Financial Conduct Authority
- We will provide details of our complaints policies and procedures. We hope you find using our services a pleasant and straightforward experience. We always welcome comments and observations about the way we deal with our customers and would encourage you to contact us if you have any comments on the way we deal with you.

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Bluefish Financial Services Ltd. is an appointed representative of The Tavistock Partnership Ltd. which is authorised and regulated by the Financial Conduct Authority FCA number 565834.

Company Number 07736486 registered in England & Wales