



QUANTIFYING RISK, ENABLING OPPORTUNITY

Our TCF Journey The Good, the Bad and the Ugly

TCF Outcomes

1. Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the **corporate culture**.
2. **Products and services** marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly.

TCF Outcomes

3. Consumers are provided with **clear information** and are kept appropriately informed before, during and after the point of sale.
4. Where consumers receive advice, the **advice** is suitable and takes account of their circumstances.

TCF Outcomes

5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and as they have been **led to expect**.
6. Consumers do not face unreasonable **post-sale barriers** imposed by firms to change product, switch provider, submit a claim or make a complaint.