

TREATING CUSTOMERS FAIRLY POLICY

IMC Financial Services Limited (IMC) is strongly committed to treating its customers fairly (TCF) in all aspects of its business. We achieve this by adhering to key principles of customer service in our behaviour and interaction with customers and broking partners. In particular, we are committed to:

- [Financial Conduct Authority](#) (FCA) principles: IMC fully embraces the principles of treating customers fairly (TCF). The practice is central to the IMC philosophy. We believe that by following the principles laid out by the FCA we will not only be fulfilling our obligations but will demonstrate to our existing and prospective partners and clients that they can have the utmost confidence in IMC. We believe that the principle of treating customers fairly will have a positive effect not only on IMC's customers but also on IMC itself.
- Senior Management Commitment: It is crucial for TCF to be effective. IMC senior management has taken a lead role in driving both the process and the ethos to determine IMC's strategic approach to TCF.
- Systems and Controls: Comprehensive controls are in place to ensure regulatory compliance and that the business is managed to the highest standards of integrity. Contract certainty and treating the customer fairly are of the highest priority and are embraced in all parts of the IMC business.
- Products: All our products are developed in close consultation with our partners and in direct consultation with our key clients via broking and client review panels.
- Complaints Handling: IMC is committed to handling complaints in a fair, efficient and transparent manner. An agreed complaints procedure is in place. Read more about our complaint's procedures [here](#).
- Management Information: It is a core principle that financial institutions have the processes in place to produce sensible, credible management information. IMC has the processes and systems in place to be able to deliver management information around agreed criteria.