
Treating Our Customers Fairly

Our Principles

The way we do Business:

- We will be open and straightforward with you and conduct our affairs with honesty. We want you to be happy to build a long term relationship with us.

Meeting your needs:

- We will ask you questions about your requirements and circumstances before we advise you.
- We will only recommend products and services which are suitable and which you can afford.
- We offer access to a wide range of products to enable your requirements to be met. If we are unable to find a product for you we will let you know.
- Before you accept our advice, we will clearly explain the main benefits and risks to you.

Listening to you:

- We may occasionally ask you for feedback about how we can improve our service to you.
- If you wish to complain, we promise to handle your complaint fairly.

How you can help us

Your Personal Information:

- Please provide as much information as you can about your requirements, financial situation and future plans. This will help us to recommend products which are suitable and which you can afford.

Understanding our advice:

- Please let us know if anything we say to you is unclear or if you find any documents we send you confusing. We will do everything we can to ensure you understand our advice.

Smart Associates Limited is authorised and regulated by the financial services authority