

Fair Treatment of Customers

At Wealthyfox Financial Advisers Limited, delivering good outcomes for our clients is fundamental to the way we operate. We are committed to acting honestly, fairly and professionally in accordance with the best interests of our clients at all times.

We recognise that clients have a choice when selecting a financial adviser, and we value the trust placed in us. Maintaining high standards of service, transparency and integrity is central to our business culture.

The Financial Conduct Authority (“FCA”) requires authorised firms to embed fair customer outcomes within their governance, product design, communications and service delivery frameworks. In line with these regulatory expectations — including the FCA’s Principles for Businesses, Treating Customers Fairly (TCF) outcomes and Consumer Duty requirements — we ensure that fair treatment is reflected throughout the lifecycle of our client relationships.

FCA Fair Treatment Outcomes

In accordance with FCA standards, we aim to ensure that:

1. Culture and Governance

Fair customer outcomes are embedded within our firm’s strategy, decision-making processes and internal controls.

2. Product and Service Design

Our services are designed to meet the needs of clearly identified client groups and are distributed appropriately.

3. Clear Communications

Clients receive information that is accurate, balanced and understandable, enabling them to make informed decisions at every stage of the relationship.

4. Suitability of Advice

Where we provide advice, it is based on a thorough assessment of the client’s financial objectives, needs and personal circumstances.

5. Delivery and Performance

Products and services perform in line with what clients have been led to expect, and the standard of service remains consistent throughout the engagement.

6. Post-Sale Support

Clients are not subjected to unreasonable barriers when seeking to amend arrangements, obtain information, make a claim or raise a complaint.

How We Apply These Standards in Practice

To ensure ongoing compliance with FCA requirements, we:

- Regularly review client needs to ensure our services remain appropriate.
- Ensure all financial promotions and communications are fair, clear and not misleading, and present both risks and benefits in a balanced manner.
- Clearly explain costs, risks, limitations and key features before any commitment is made.
- Provide information in plain language, avoiding unnecessary complexity or hidden conditions.
- Assess suitability carefully before making any personal recommendation.
- Maintain robust data protection and confidentiality controls in line with applicable legislation.
- Operate a transparent and effective complaints process and use feedback to enhance our systems and controls.

Fair treatment is not a one-time obligation but an ongoing responsibility. We continually monitor our processes, training and governance arrangements to ensure that we deliver consistently good outcomes in line with FCA expectations.