

At Henderson Stone & Co, we strive to follow the FSA principle of Treating Customers Fairly (TCF) in all our day-to-day activities and follow our Regulators guidelines and agreed standards in terms of:

- Ensuring all staff maintain, update and develop their knowledge, whilst encouraging further qualification.
- Fully disclosing our status, fees and the full range of products and services we offer to our clients through the use of our “Key Facts” documents.
- Offering full financial reviews to better understand our clients long term financial aims and objectives or, if preferred, focusing on one area of finance or concern to solve an immediate need.
- Recommending solutions to clients in a timely manner, whilst explaining the risks and limitations in our advice.
- Retaining accurate, up to date client records as long as it is necessary and keep all client information secure.
- Auditing the quality of advice given by our advisers for the appropriateness of products recommended on a risk basis (performed by fully authorised supervisors).
- Agreeing service standards with clients for regular reviews and ensuring these are adhered to (given that clients want a service and inform us of any change to their contact details).
- Responding promptly to any queries our clients may have. Dealing with complaints fairly, following our regulators rules and deadlines, whilst learning from all errors to ensure they are not repeated.
- Reward our advisers based on the quality of their advice to our clients and our clients’ satisfaction, not just on sales volume.