

## TREATING CUSTOMERS FAIRLY (TCF)

1. The Service Provider will have a process in place to ensure relevant and adequate product information is provided to customers, whether by its own staff/representatives or by others, at an appropriate time to enable them to make an informed decision as to whether to enter into the relevant contract.
2. The Service Provider will conduct an appropriate level of due diligence to satisfy itself that its advice processes and service levels are likely to meet customers' reasonable expectations, before contracting with any client to market Triarc's products.
3. The Service Provider will satisfy itself that its representatives who provide advice products are adequately trained on the specific products concerned to enable them to provide suitable advice on those products.
4. The Service Provider will have controls in place to prevent its representatives providing advice on products where they do not have adequate product training and its representatives have reasonable ongoing access to any product information they require in order to provide suitable advice
5. The Service Provider will ensure that any of its representatives who markets our products or services is fully informed of Triarc's TCF related values, commitments and expectations and provide them with feedback in relation to any aspects of their advice or service which inhibit the ability to deliver TCF outcomes to customers.
6. The Service Provider will satisfy itself that its conflict of interest management policy is adequate and effective and has controls in place to identify and address conflicts of interest between itself and customers.
7. The Service Provider will satisfy itself that there are clear agreements in place between representatives who provide advice on products that Triarc provide or administer, setting out the respective responsibilities in relation to providing customers with advice, information and service support, which agreements are structured to ensure that customers understand who they should look for in relation to different aspects of the financial products or service provided to them.
8. The Service Provider will have controls in place to identify and act on cases where third parties provide advice on products which they are not authorised to provide, either because they do not have the necessary contractual arrangements with Triarc or as a result of non-compliance with any applicable FAIS or other legal requirement.

- 9 The Service Provider will ensure that it has relevant Complaint Management Processes in place and is able to report any complaints data to Triarc as may be requested from time to time.
- 10 The Service Provider will provide customers with information and reasonable assistance regarding how to seek redress where they have been prejudiced by inappropriate advice or other unfair treatment in relation to products from Triarc or the Service Provider's representative.
- 11 The Service Provider will monitor the published decisions of the FAIS Ombud, guidance from the FSB and other relevant information sources in relation to advice practices, to ensure that controls and practices in relation to TCF remain relevant and effective.
- 12 The Service Provider will have clear agreements in place regarding the division of responsibilities between the various parties to ensure fair treatment of customers.
- 13 The Service Provider will test Triarc's claims and/or disbursement handling process to ensure that it is suitable for the product and target customer group concerned.
- 14 The Service Provider will inform customers (not only on request or at claim stage) of how to submit a claim or disbursement request, of Triarc's service standards for claims and disbursement processing and what information the Service Provider will need to process the claim or request.
- 15 The Service Provider will have follow-up processes in place to determine customer satisfaction levels after complaints are finalized.
- 16 The Service Provider will ensure at all time that the appropriate product is offered to the appropriate Triarc target market, and further supported by the appropriate advice.
- 17 The Service Provider agrees that the above mentioned requirements do not constitute an exhaustive list and will ensure that appropriate steps are taken to ensure that the requirements of this annexure meets the approval of the applicable authority and /or legislation as required from time to time.