

## Our commitment to you

At Dynamic Consult, treating you fairly is not a tick-box exercise — it's how we run our practice every day. This policy explains how we put that into action across every step of your journey with us.

## What is Treating Customers Fairly?

Treating Customers Fairly (TCF) is the regulatory framework set by the Financial Sector Conduct Authority (FSCA). It governs how we conduct our daily dealings with you, making sure you are treated fairly at every stage of the advice process and the product life cycle.

The framework is built on six outcomes that shape how we advise, recommend, service, and support you. These outcomes are embedded in our culture — they guide how we structure our recommendations, the disclosures we give you, the way we handle your information, and how we respond when something needs to change.

## Why it matters to us

As an authorised FSP, we are required to demonstrate — not just claim — that we treat you fairly. That means documenting our processes, keeping clear records, and being able to show our regulator how each piece of advice was given, why it was suitable, and how you were kept informed. You benefit from the same discipline: clearer advice, fewer surprises, and a relationship built on transparency.

## The six TCF outcomes we work toward

These are the outcomes the FSCA expects every FSP to deliver, and the standard we hold ourselves to:

- **Outcome 1 — Culture & Governance:** You can feel confident that fair treatment is at the heart of how we run our business, not an afterthought.
- **Outcome 2 — Product Suitability:** The products we recommend are designed and selected for clients like you, with your needs in mind.
- **Outcome 3 — Clear Disclosure:** You receive clear, relevant information before, during and after the point of sale — no fine-print surprises.
- **Outcome 4 — Suitable Advice:** Any advice we give is appropriate for your circumstances, goals and risk profile.
- **Outcome 5 — Performance & Service:** Service is of a professional standard, and products perform as you were led to expect.
- **Outcome 6 — No Post-Sale Barriers:** You won't face unreasonable obstacles if you want to change a product, switch providers, claim, or complain.

## The principles behind each outcome

Each outcome is supported by a guiding principle that shapes our day-to-day work:

- **Outcome 1** → Culture & Governance
- **Outcome 2** → Product Suitability
- **Outcome 3** → Disclosure
- **Outcome 4** → Suitable Advice
- **Outcome 5** → Performance and Service in line with expectations
- **Outcome 6** → Claims, Complaints & Changes

## How we put TCF into practice

The FSCA continues to embed TCF into its regulatory and supervisory framework, and we continue to embed it into ours. We review our advice processes, disclosures, product selections, and complaint handling regularly to make sure they meet the standard you deserve.

If at any point you feel we've fallen short of these outcomes, we want to hear about it. Your feedback is how we keep improving — and it's how we keep our promise that fair treatment isn't a slogan, it's how we work.

### **Questions about this policy?**

Contact us on 079 503 5597 or [jvermaak@dynamicconsult.co.za](mailto:jvermaak@dynamicconsult.co.za) — we're happy to talk it through.