

Our ethos for delivering good customer outcomes

Here at National Friendly we put our customers'/members' best interests at the heart of what we do.

We look after all our customers, whether they're new, existing or potential customers. We want to help fulfil their financial and protection needs and objectives, every step of the way.

We aim to consistently deliver positive experiences and outcomes to build trust with our customers. In order to do this, we promise we'll always:

- Make sure that our culture and values reflect the need for good outcomes for our customers.
- Train our staff, and pay them in a way, that encourages behaviours that support good customer outcomes.
- Design and market products that meet our targeted customers' needs and which perform as expected for their full lifecycle.
- Give clear, useful information about our products and services that will tell customers what they need to know in a way that is easy to understand. Wherever possible we'll also signpost to other useful sources so customers can be fully informed before making any important decisions.
- Be proactive in providing customers with the information about our products and services in good time so they can consider it fully before taking any action.
- Maintain staffing levels and processes that make it easy for customers to contact us, make a claim or make a complaint.
- Have knowledgeable, helpful staff to answer questions and give customers all the information they need when they buy one of our products and throughout the lifetime of their policy.
- Take extra care for our customers who are in vulnerable circumstances and do all we can to adapt our service to help them.
- Make it straightforward and simple for customers to, if possible, change or update their product or switch provider. There won't be any barriers in place which makes this process longer, more difficult or more expensive than necessary.
- Listen to feedback we get from our customers and use it to shape the way we work to achieve more positive customer outcomes going forward.
- Promptly put right any mistakes we make in a way that is fair to our customers.
- Only work with other businesses who share our ethos and approach to providing good customer outcomes.
- Regularly review these promises to make sure we're delivering on them.

