

Policy Statement

Top Technology Ventures Limited (“TTV” or “the Company”), a 100% owned subsidiary of IP Group plc, is firmly committed to a positive compliance culture and to the adherence of the principles of the Treating Customers Fairly (“TCF”) policy as stipulated by the Financial Conduct Authority (“FCA”), previously the Financial Services Authority (“FSA”). We aim to ensure that we consistently deliver fair outcomes to our clients and take responsibility for the Company and staff providing quality service to those clients.

The Six Outcomes

In 2006, the FSA published six TCF outcomes to create a fairer and more effective financial services industry:

1. Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture;
2. Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly;
3. Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale;
4. Where consumers receive advice, the advice is suitable and takes account of their circumstances;
5. Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect; and
6. Consumers do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

Approach

We undertake to ensure that all our actions are guided by the principles and desired outcomes as stipulated by the FCA. The Company recognises that our employees are critical to delivering a positive client experience and ensuring our customers are treated fairly. Our culture and values encourage and support our employees to deliver this.

When applying the concept of treating our customers fairly, TTV seeks to ensure the following:

1. All communications with customers are made in an open and transparent manner;
2. We aim to meet the needs of customers with which we engage and to deliver the outcomes stipulated in those agreements;
3. All advisers and staff are appropriately versed on all of the fundamental principles of TCF;
4. We deal honestly and openly with customers enquiries and complaints; and
5. We use timely, accurate and relevant management information to ensure that our TCF commitments are being met.

Further Information

If you would like more information about the TCF initiative, please visit the FCA website.

Complaints

If you have any reason to complain about any aspect of our service then you can expect that your complaint will be dealt with professionally, impartially and in accordance with the rules and principles laid down by the FCA.

Summary



Treating Customers Fairly Policy



The above TCF policy is longstanding practice at TTV. However, we acknowledge that TCF is an ever-developing process and the Company's policy is accordingly, subject to periodic review. We welcome any feedback from our clients at any time as to how we can improve our service.