



Treating Customers Fairly Policy

Future Money Ltd

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TREATING CUSTOMERS FAIRLY POLICY

Future Money Ltd (FML) does not deal directly with retail clients. Nevertheless, we are fully committed to treating all our customers fairly. This document outlines what fair treatment means for our business and the steps we take to ensure it. If at any time you feel that FML has not treated you fairly for any reason, please contact us with your concerns, and we will address them promptly.

The Financial Conduct Authority (FCA), which authorises and regulates FML, sets out this requirement within its 11 Principles for Businesses. Principle 6 specifically states that:

“A firm must pay due regard to the interests of its customers and treat them fairly.”

Treating customers fairly is central to all aspects of our relationship with you. This commitment covers, but is not limited to, the following outcomes:

- You can be confident that fair treatment is embedded in our corporate culture.
- Our products and services are marketed directly to you or through intermediaries, with care taken to ensure suitability for your needs and objectives.
- We provide clear, accurate information and keep you appropriately informed before, during, and after any sale.
- While FML does not provide personal financial advice, we ensure that any information or communication we give is clear, accurate, and appropriate for your understanding.
- Products perform as expected, and the service you receive meets the standards we have communicated.
- You will not face unreasonable barriers after a sale to switch providers, change products, submit claims, or make complaints.

All staff are actively encouraged to report any instances where procedures may not have resulted in fair treatment. Such incidents will be investigated thoroughly, with corrective action taken as appropriate.

The directors of FML review the principle of treating customers fairly at each board meeting, examining complaints, regulatory breaches, and any other information relevant to monitoring client outcomes.

Additional FCA Principles Interacting with TCF

In addition to Principle 6, several other FCA Principles support the fair treatment of customers:

- Principle 1: A firm must conduct its business with integrity.
- Principle 2: A firm must conduct its business with due skill, care, and diligence.
- Principle 3: A firm must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.
- Principle 7: A firm must pay due regard to the information needs of its clients and communicate information in a way that is clear, fair, and not misleading.
- Principle 8: A firm must manage conflicts of interest fairly between itself and its customers and between customers themselves.
- Principle 9: While FML does not provide personal advice, it must still take reasonable care to ensure that any discretionary decisions or information provided are suitable for clients who rely on its judgement.

At FML, culture is the cornerstone of our TCF approach. The board is fully committed to delivering positive client outcomes, identifying any shortcomings, and taking remedial action.

Staff are encouraged to report any mistakes, whether their own or colleagues', to facilitate prompt correction.

A breach log is maintained and regularly reviewed by the compliance officer and the board to identify trends or individual issues requiring further investigation.

The performance of Future Money funds is regularly monitored and compared against expected outcomes to ensure they meet client needs.

All complaints are recorded and managed by senior staff. Complaints are escalated to the board for review and discussion as necessary.

All financial promotions are carefully reviewed against a compliance checklist to ensure accuracy and fairness in communication with consumers.

Staff receive regular computer-based training on TCF requirements to ensure ongoing awareness and compliance.

Finally, TCF considerations are actively addressed by management whenever significant business changes occur.

Conclusion

Future Money Ltd remains fully committed to the principles of Treating Customers Fairly and will continue to embed this commitment across all aspects of our business. We strive to ensure that our clients and stakeholders are treated with respect, transparency, and fairness at all times. This policy will be reviewed regularly to ensure it remains effective and aligned with regulatory expectations and best practices.