

Easy Buy

Pay *Outright* or *Spread The Cost*

Customer Practice



Consumer Duty Policies
and Procedures

Easy Buy



Easy Buy

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Agent:-

*Authorised and regulated by the
Financial Conduct Authority
FRN 698355*

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Registered in England, No 6263898

0333 123 9000

What we ask

- ❖ For customers to be open and honest
- ❖ To keep in touch and inform us of any changes

During difficult times

At Easy Buy we believe in working with the customer by:

- ❖ Temporarily reducing payments and where necessary a permanent arrangement can be agreed.
- ❖ When dealing with any customer experiencing difficulty all staff will show empathy and treat every customer with respect.
- ❖ Direct customers requiring assistance to Step Change debt relief charity or Citizens advice.
- ❖ We will keep in regular contact with the customer to ensure we do everything possible to help and support.

www.easybuy.uk.com

Consumer Duty Means putting our customers first



The Director and All the staff at Easy Buy are committed to ensuring that the Financial Conduct Authority's Consumer Duty is applied in all areas of our day to day business activities.

In adopting the Consumer Duty we recognise that fair treatment of our customers is about adding value to the service we offer by aiming to:

- ❖ Protect the interests of our customers at each stage of the product life cycle, from promotion right through to after sales service.
- ❖ Meet as best we can the unique needs of each customer by offering a transparent, efficient and professional service and constantly reviewing our service to identify areas for improvement.

Commitment

In practical terms for the different areas of our business this means:

- ❖ Ensuring that promotional material is clear, compliant, jargon free and appropriately targeted.
- ❖ Ensuring that sales staff (both on and off-site) have thorough training on all products they advise on or sell, understand who they are and aren't suitable for and are encouraged to challenge product providers where they spot inconsistencies, ambiguities or potential unfairness in the product literature or product features.
- ❖ Operating systems which assure fairness to the customer as well as customer satisfaction.
- ❖ Keeping detailed records of customer instructions and profile/attitude to risk and of the advice and options given before, during and after a sale – to help ensure we treat customers fairly and can deal with any complaints that may arise swiftly and fairly.
- ❖ Encouraging after sales contact with clients where appropriate to correct or improve on the service already offered

To Our

- ❖ Ensuring customer complaints are assessed fairly, promptly and impartially and in line with Financial Conduct Authority deadlines and rules.
- ❖ Encouraging staff to recommend improvements to service, following customer complaints and monitoring the outcome.
- ❖ Ensuring that staff are kept up to date with relevant training in relation to competence, data protection and other matters directly affecting the quality of service offered to customers.

Responsible Lending

- ❖ With every sale we will assess the customers ability to pay and ensure the affordability of purchase.
- ❖ We will verify identification.
- ❖ We will give the customer a detailed explanation on the terms of agreement, their rights and charges.
- ❖ Provide choice of repayments and payment methods

Customers