



INVESTMENT  
SERVICES

Treating Customers  
Fairly

Treating our clients fairly is at the heart of our business. We always aim to put our clients' interests above our own and this message is approved and endorsed by the main board of P1 Investment Services.

Our regulator, the Financial Conduct Authority (FCA), sets down principles for the businesses it regulates. P1 Investment Services fully supports the FCA principle that firms 'must pay due regard to the interests of their customers and treat them fairly'. We do this - and ensure compliance with the Consumer Duty Outcomes - by making sure that:

- Our clients clearly understand the nature of the services we provide, including our terms, conditions and charges.
- We offer products that are fit for purpose, our clients understand and that deliver genuine value, in terms of cost, functionality and service.
- We design products to meet consumers' needs and target them at the consumers whose needs they are designed to meet
- Our clients understand the risks inherent in the markets and securities in which they invest.
- We communicate with our clients in an open, transparent and easily understandable manner.
- Clients are given the information they need, at the right time and presented in a way they can understand
- We have a clear understanding of our clients' investment objectives, investment experience, attitude to risk, financial standing and resources so that we can ensure the portfolios we manage for our clients, and that any recommendation we may make to clients, are suitable for them.
- Where appropriate, we assess the needs of vulnerable clients and interact with them accordingly.
- We do not make promises we cannot keep, for example, offering to provide services we are not able or equipped to deliver.
- P1 Investment Services' Board lead by example, setting a 'tone from the top' that the fair treatment of clients is central to our corporate culture.
- Our staff are competent to do their jobs: we provide them with training and supervise them properly.
- Our investment management team hold Statements of Professional Standing from recognised Professional Bodies and are required to adhere to their Codes of Conduct.
- We have a transparent, impartial and accessible complaint-handling process.
- Our customers receive a service that meets their needs.
- We monitor and measure how well we treat our clients and our compliance with the outcomes of the Consumer Duty. If things go wrong, we put them right.