Treating Customers Fairly (TCF) Policy

Entity: Hastie & Piper Health Consulting CC (trading as HealthGroup)
FSP Number: 33932
CMS Accreditation Number: ORG 3055
Date of Issue: 3 September 2025
Version: 1.0

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1. Purpose

This policy outlines HealthGroup's commitment to the **Treating Customers Fairly (TCF)** framework as prescribed by the **Financial Sector Conduct Authority (FSCA)**. It ensures that fair treatment of clients is embedded in our culture, advice process, and service delivery.

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2. Scope

This policy applies to:

- All HealthGroup representatives, key individuals, and support staff
- All advisory and intermediary services rendered under our FSP license
- All client interactions, including onboarding, advice, claims support, and complaints
- All product categories authorised under our license, including medical schemes, gap cover, life insurance, and short-term personal lines

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3. TCF Outcomes

We commit to delivering the following six TCF outcomes:

Outcome 1: Culture of Fairness

Fair treatment of clients is central to our values, governance, and daily operations. Our leadership promotes ethical conduct, and our internal policies reinforce client-centric behaviour.

Outcome 2: Products and Services Meet Client Needs

We only recommend products that are appropriate for the client's financial and healthcare needs, risk profile, and affordability. Our product panel is regularly reviewed to ensure relevance and suitability.

Outcome 3: Clear and Appropriate Information

Clients receive clear, balanced, and non-misleading information at every stage — from initial contact to post-sale support. We explain benefits, limitations, exclusions, and costs in plain language.

Outcome 4: Suitable Advice

Our advice is based on a documented needs analysis and includes a written record of advice. We disclose all material facts, risks, and consequences, especially in product replacements or upgrades.

Outcome 5: Products Perform as Promised

We monitor product performance and service delivery to ensure clients receive the benefits they were led to expect. We assist with claims, authorisations, and benefit queries promptly and professionally.

Outcome 6: No Unreasonable Barriers

We do not create unreasonable barriers to switching products, submitting claims, lodging complaints, or terminating services. Our processes are designed to be accessible, responsive, and fair.

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4. Implementation and Monitoring

We embed TCF through:

- **Training and CPD:** All representatives undergo regular training on TCF principles, ethics, and client engagement
- **Advice Quality Reviews:** Periodic audits of advice records and client files
- **Complaints Analysis:** Root cause tracking and resolution monitoring
- **Client Feedback:** Surveys and informal feedback channels
- **Product Oversight:** Regular review of product suitability and provider service levels
- **Governance Reporting:** TCF metrics reported to management and included in compliance reviews

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5. Client Communication Standards

We commit to:

- Using plain language in all written and verbal communication
- Disclosing all fees, commissions, and potential conflicts of interest
- Providing timely updates on application progress, claims, and queries
- Offering multiple channels for contact and escalation

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6. Complaints and Remediation

Clients may submit complaints to:

📧 **Email:** info@healthgroup.org.za
📞 **Phone:** 031 764 7298
📍 **Address:** Block B, 10 on Abrey Office Park, Kloof, 3610

We acknowledge complaints within 3 business days and aim to resolve them within 6 weeks. If unresolved, clients may escalate to the **FAIS Ombud** or **Council for Medical Schemes**, depending on the product category.

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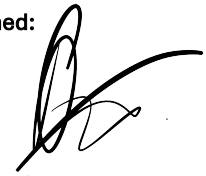
7. Review and Updates

This policy is reviewed annually or upon regulatory change. Updates are communicated to staff and made available to clients via our website and onboarding documentation.

8. Declaration

HealthGroup affirms its commitment to Treating Customers Fairly and undertakes to uphold this policy in all client engagements.

Signed:



Dale Piper
Key Individual & Representative
Date: 3 September 2025