



**PAFA Financial Advisory Pte Ltd**

**Fair Dealing**

22 November 2023

## **FAIR DEALING**

PAFA Financial Advisory Pte Ltd endeavours to be professional and ethical in our business. Following ethical practices helps to achieve excellent customer service and maintain a reputable industry standing. In our pursuit, we commit ourselves entirely to advocating a fair dealing culture within our organisation. We engage qualified professionals and partner leading industry companies to provide our customers with quality financial advisory services to ensure fair dealing with all our customers.

1. Through the actions of our Board and Senior Management, we are all committed to a corporate culture that focuses on the fair treatment of our customers. We align our policies and practices to the fair dealing principles. We want our customers to have confidence when they deal with us.
2. Our products are endorsed through independent analysis and selection for the suitability in meeting our customers' needs and objectives. We conduct stringent due diligence on all products that we want to distribute, to accurately identify the features and risk-reward characteristics for each product. By doing so, we ensure that the products and services we offer are suitable for our customers.
3. We consistently train our staff and Representatives on their responsibilities to ensure fair treatment of our customers. We have regular structured training programmes to ensure that our staff and Representatives are competent to provide our customers with quality advice and suitable recommendations.
4. We have in place marketing collaterals and tools aim to help our customers to receive clear, easy to understand, relevant, and timely information. This will ensure that our customers understand the product(s) thoroughly and the risks involved before making an informed financial decision to purchase the product(s).
5. We have established a Complaints Handling and Resolution procedures, and we have in place effective channels for our customers to voice their concerns, feedback, or complaints. We want to ensure that our customers complaints are dealt with independently and in an effective and prompt manner.

We will continuously review and enhance our existing policies and processes, adopt good practices, and deliver fair dealing outcomes to our customers' best interest. Our staff and Representatives are fully aware of the importance of customer-centric service and will apply the fair dealing principles to all our customers.

### **Changes and Updates**

Any changes or updates to this Policy take effect when they are posted on our website. Please do visit our website periodically.