

# TREATING CUSTOMERS FAIRLY POLICY

Gospel Gear CC t/a First Consult SA | Authorised Financial Services Provider | FSP 44958

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## Commitment

First Consult SA is committed to fair client outcomes throughout the financial-services relationship. Fair treatment is embedded in the way products are considered, advice is provided, communications are prepared, services are delivered and complaints are handled.

## Our approach

- Clients should be confident that fair treatment is central to the FSP's culture.
- Financial services and product recommendations should be appropriate to the target client and the client's circumstances, subject to the FSP's authorised scope.
- Clients should receive clear information before, during and after entering into a financial product.
- Where advice is given, it should be suitable having regard to the information reasonably obtained from the client.
- Products and services should perform as clients have been led to expect, subject to the actual contract, market performance and provider terms.
- Clients should not face unreasonable post-sale barriers when changing products, submitting claims, lodging complaints or obtaining service.

## Communication

Marketing and client communications should be fair, clear and not misleading. Material limitations, risks, costs and conditions should be disclosed in an understandable manner at the appropriate stage.

## Advice and suitability

Representatives must operate within their authorisation and competence and follow the FSP's advice process. Client information should be sufficient to support appropriate recommendations and records should be maintained as required.

## Service and claims

The FSP aims to provide reasonable ongoing service within the scope of its mandate and to assist clients with provider processes and claims where applicable. The ultimate decision on a claim or product benefit rests with the relevant provider under the applicable contract.

## Complaints and improvement

Complaints and service failures are monitored as a source of information about client outcomes. Where recurring issues are identified, appropriate corrective action, process changes or training should be considered.

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