

# Treating Customers Fairly Statement

In line with its regulatory obligations as a registered Financial Services Provider (FSP), LEZA is expected to demonstrate that it delivers specific Treating Customers Fairly (TCF) Outcomes to its customers throughout the product life cycle, from product design and promotion, through servicing, to complaints and claims handling.

LEZA believes that TCF aligns with our core purpose and values, and also adds value to our Business strategies and Policyholders. Our approach to TCF is to recognise what we have in place that meets the desired Outcomes, identify and address areas for improvement, and create internal awareness to further embed TCF values in our day-to-day activities in our Business.

We strive to further enhance our customer-centric environment by meeting our obligations in regard to the TCF Outcomes, as follows:

## **Outcome 1: Culture and Governance**

LEZA Policyholders can feel confident that Treating Customers Fairly is at the heart of our corporate culture.

## **Outcome 2: Product Design**

LEZA products and services marketed and sold in the retail market are designed to meet the needs of identified Policyholder groups and are targeted accordingly.

## **Outcome 3: Clear Information**

LEZA Policyholders are provided with clear information and kept appropriately informed before, during and after the point of sale.

## **Outcome 4: Suitable Financial Advice**

This Outcome is not applicable to LEZA as we do not provide financial advice.

## **Outcome 5: Performance and Service**

LEZA endeavours to ensure that our Policyholders are consistently provided with superior quality products and services that perform as they have been led to expect.

## **Outcome 6: Claims, Complaints and Changes**

LEZA strives to ensure that our Policyholders do not face unreasonable post-sale barriers when they wish to change a product, switch providers, submit a claim or make a complaint.