## **TCF Policy**

TCF is a set of principles introduced by the Financial Sector Conduct Authority (FSCA) to aid and underpin existing financial services legislation aimed at the protection of consumers and clients.

PFS Wealth Management values its relationship with its clients and acknowledges that without any clients it would not have a business. The TCF principles are embedded in the culture of the FSP and it continuously strives to enhance the quality of its service offering to clients and through its interaction with contracted product suppliers.