

TREATING CUSTOMERS FAIRLY POLICY

**CREDIT GLORIOUS
PROPERTY HOLDINGS LTD.**

COMPLIANCE AND REGULATORY AFFAIRS DEPARTMENT

TREATING CUSTOMERS FAIRLY POLICY

INTRODUCTION

ARTICLE 1 – PURPOSE

ARTICLE 2 – SCOPE

ARTICLE 3 – SALES AND ADVICE

ARTICLE 4 – AFTER-SALE SERVICE AND SUPPORT

ARTICLE 5 – CUSTOMER FEEDBACK

ARTICLE 6 – MONITORING REVIEW

CONCLUSION

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INTRODUCTION

At Credit Glorious Property Holdings Ltd., we understand that fair treatment of customers is not just good practice; it's essential for building lasting relationships and a strong reputation in the property market. Our Treating Customers Fairly (TCF) Policy is more than a compliance requirement; it's a reflection of our commitment to doing right by our customers. We believe in making the property journey as straightforward and positive as possible for everyone we work with.

This policy is our way of ensuring that every customer feels valued and respected. We know the property market can be complex, and we're here to make it easier and fairer for our clients. It's about being transparent, approachable, and always putting our customers' needs first.

ARTICLE 1 – PURPOSE

The purpose of our TCF Policy is simple: to make sure every interaction with Credit Glorious is a positive and fair experience for our customers. We aim to provide services and products that not only meet but anticipate the needs of our diverse clientele. Recognizing that each customer has unique needs and expectations, our policy is designed to be flexible and responsive.

We also see our TCF Policy as a way to maintain the integrity of the property market. By treating customers fairly, we're not only building trust and loyalty but also contributing to a healthier, more competitive industry. This approach benefits everyone – our customers, our business, and the broader market.

In short, our TCF Policy is at the heart of how we do business. It guides us to make decisions that are in the best interest of our customers, ensuring that we're always a step ahead in providing excellent service and support.

ARTICLE 2 – SCOPE

Our Treating Customers Fairly (TCF) Policy encompasses every facet of Credit Glorious Property Holdings Ltd.'s operations. This comprehensive approach ensures that fairness is embedded in all our interactions with customers, from the initial product design to long-term service and support.

1. **Product Design:** We focus on creating products that are not only innovative but also tailored to meet the diverse needs of our customers. This involves regular market research and customer feedback to ensure our offerings are relevant and valuable.
2. **Marketing:** Our marketing strategies are built on honesty and clarity. We aim to communicate the benefits and features of our products in a way that is straightforward and easy to understand, avoiding misleading or ambiguous messages.
3. **Sales Process:** The sales team is trained to understand the customer's needs and offer solutions that best fit those needs, rather than pushing for the most expensive or profitable option.
4. **After-Sales Service:** We believe that our responsibility to our customers extends beyond the sale. Our after-sales service is designed to provide ongoing support, ensuring that customers continue to derive value from our products.
5. **Complaint Handling:** We handle complaints with the utmost seriousness and strive to resolve them promptly and fairly. We view complaints as an opportunity to improve our services and customer experience.

Principles of TCF

1. **Customers as the Focus:** Every decision and action is taken with the customer's best interest in mind. We constantly seek feedback and use it to improve our products and services.
2. **Transparency:** We provide clear, accurate, and timely information to our customers. This includes details about

products, services, fees, and any risks involved, enabling customers to make well-informed decisions.

3. **Product and Service Suitability:** Our offerings are designed to meet the needs of specific customer groups. We ensure that our products and services are appropriate for the intended audience and their financial circumstances.
4. **Customer Understanding:** We invest time and resources in understanding our customers' unique situations. This helps us provide personalized advice and solutions that truly meet their needs.
5. **Customer Support:** High-quality service is our standard. We offer clear guidance and support throughout the customer's journey with us, ensuring they feel valued and respected.
6. **Post-Sale Information and Service:** Our relationship with customers doesn't end with a sale. We provide ongoing support and information, helping customers to effectively use and benefit from our products and services.
7. **Accessibility:** We ensure that our services are accessible to all customers, including those with disabilities or those who need additional assistance.
8. **Feedback and Continuous Improvement:** We actively encourage customer feedback and use it as a tool for continuous improvement. This helps us to adapt and evolve in line with customer expectations and market changes.

Leadership and Culture

- **Commitment at All Levels:** The leadership team at Credit Glorious not only endorses the TCF policy but actively integrates it into the company's ethos. This commitment is visible in strategic decisions, internal communications, and the way leaders interact with both staff and customers.
- **Training and Awareness:** We have developed comprehensive training programs that are mandatory for all employees. These programs cover the principles of TCF, practical applications in various roles, and case studies that illustrate the importance of fair treatment. Regular refresher courses ensure that these principles remain at the forefront of our employees' minds.
- **Performance Metrics:** We incorporate TCF principles into our performance evaluation metrics. Employees are assessed not just on their professional achievements but also on how well they adhere to TCF standards in their daily activities.
- **Feedback and Continuous Improvement:** Leaders regularly seek feedback from employees on how to improve TCF implementation and create an open environment where suggestions for improvement are welcomed and acted upon.

Product Design and Marketing

- **Customer-Centric Design:** Our product development process starts with understanding customer needs. We conduct market research, customer surveys, and focus groups to ensure our products are not only innovative but also practical and easy to use.
- **Inclusive Design:** We consider a diverse range of customers in our design process, ensuring our products are accessible and suitable for different segments of the population.
- **Responsible Marketing:** Our marketing strategies are rooted in honesty and transparency. We avoid exaggerated claims and ensure that all promotional

TREATING CUSTOMERS FAIRLY POLICY

materials are straightforward, accurate, and provide a realistic picture of what customers can expect.

- **Customer Feedback in Marketing:** We regularly gather customer feedback to refine our marketing approaches. This feedback helps us understand how customers perceive our products and what information they find most useful when making purchasing decisions.
- **Ethical Advertising:** We adhere to ethical advertising standards, ensuring that our marketing efforts respect cultural sensitivities and do not exploit vulnerable groups.

ARTICLE 3 – SALES AND ADVICE

- **Suitability of Advice:** Our sales team is trained to understand the unique needs and circumstances of each customer. This involves active listening, asking the right questions, and using a consultative approach to recommend products and services that genuinely meet the customer's requirements.
- **Personalized Solutions:** We emphasize providing personalized solutions rather than a one-size-fits-all approach. This ensures that each customer receives advice and product recommendations that are tailored to their specific financial situation and goals.
- **No Mis-selling:** Our sales incentives are structured to prioritize customer satisfaction over mere sales figures. We conduct regular audits and reviews to ensure that our sales processes are transparent and do not encourage or reward misleading information or mis-selling.
- **Ethical Sales Practices:** We maintain high ethical standards in our sales practices. This includes clear communication about the features, benefits, and risks associated with our products and services.

ARTICLE 4 – AFTER-SALES SERVICE AND SUPPORT

- **Effective Communication:** Post-sale, we maintain active communication channels with our customers. This includes regular updates about their products or services, and educational content to help them make the most of their purchase.
- **Customer Feedback Loop:** We have a structured process for gathering and analyzing customer feedback post-sale. This feedback is used to continuously improve our products, services, and customer experience.
- **Handling Complaints:** Our complaint handling process is designed to be accessible, efficient, and fair. We ensure that complaints are acknowledged promptly, investigated thoroughly, and resolved to the satisfaction of the customer.
- **Transparent Resolution Process:** We keep customers informed throughout the complaint resolution process. This includes clear timelines, regular updates, and explanations of the decisions made.
- **Continuous Improvement:** We regularly review our after-sales service and support processes to identify areas for improvement. This includes analyzing complaint trends, customer satisfaction surveys, and feedback from customer service representatives.

ARTICLE 5 – CUSTOMER FEEDBACK

- **Feedback Mechanisms:** Credit Glorious employs a variety of channels to gather customer feedback, which may include online surveys, feedback forms, social media interactions, and direct customer communications. These mechanisms are designed to be user-friendly and accessible, encouraging customers to share their experiences and suggestions.
- **Analyzing Feedback:** We have a dedicated team responsible for analyzing customer feedback. This involves identifying common themes, understanding customer needs and pain points, and recognizing areas for product or service enhancement.
- **Proactive Engagement:** Beyond passive collection, we proactively engage with customers to solicit feedback, especially after key interactions or transactions. This helps in gaining insights into customer satisfaction and areas needing improvement.
- **Continuous Improvement:** Customer feedback is not just collected but actively used to drive changes and improvements in our products, services, and customer interactions. This process ensures that we are always evolving to better meet our customers' needs.

ARTICLE 6 – MONITORING AND REVIEW

- **Regular Assessments:** The TCF policy is regularly assessed for its effectiveness. This includes internal audits that review compliance with the policy, customer surveys to gauge satisfaction, and analysis of feedback to identify trends and areas for improvement.
- **Performance Metrics:** We establish clear performance metrics to measure the success of our TCF initiatives. These metrics include customer satisfaction scores, complaint resolution times, and feedback response rates.
- **Adaptation and Improvement:** The TCF policy is a living document, subject to ongoing refinement. We regularly review and update the policy to reflect changes in customer expectations, market dynamics, and regulatory landscapes.
- **Stakeholder Involvement:** The review process involves various stakeholders, including management, customer service teams, and, where appropriate, customers themselves. This inclusive approach ensures that the policy remains relevant and effective.
- **Training and Communication:** Following any updates or improvements to the policy, we ensure that all relevant staff are trained and informed. This helps maintain a consistent understanding and application of TCF principles across the organization.

CONCLUSION

At Credit Glorious, our dedication to treating customers fairly is not just a regulatory requirement; it's a fundamental aspect of our corporate ethos and a key driver of our long-term success. The principles outlined in our TCF policy are deeply ingrained in every facet of our operations, reflecting our unwavering commitment to fairness, transparency, and integrity.

Core Commitments

- **Building Trust:** We understand that trust is the cornerstone of any lasting customer relationship. Our TCF policy is designed to build and maintain this trust, ensuring that customers feel valued, respected, and fairly treated at every interaction.
- **Mutual Respect:** We recognize the importance of mutual respect in all our dealings. Our approach goes beyond

TREATING CUSTOMERS FAIRLY POLICY

mere compliance; it's about creating a culture where customers' needs and concerns are heard, acknowledged, and addressed with empathy and professionalism.

- **Transparency and Clarity:** In all our communications, whether marketing, advisory, or support, we strive for clarity and transparency. We believe that an informed customer is an empowered one, and our goal is to provide clear, accurate, and timely information that helps customers make the best decisions for their needs.

Impact and Future Focus

- **Positive Customer Experience:** The implementation of our TCF policy has a direct and positive impact on the customer experience. By prioritizing fairness and transparency, we not only meet but often exceed customer expectations, leading to higher satisfaction and loyalty.
- **Continuous Improvement:** Our commitment to treating customers fairly is dynamic and evolving. We continuously seek ways to improve our policies and practices, staying responsive to changes in customer needs, market trends, and regulatory environments.
- **Stakeholder Engagement:** We engage with a broad range of stakeholders, including customers, employees, and regulators, to ensure our TCF policy remains relevant and effective. This collaborative approach helps us to refine our strategies and enhance our service offerings.

In conclusion, Credit Glorious's TCF policy is more than a set of guidelines; it's a reflection of our core values and a blueprint for how we conduct business. By adhering to these principles, we not only fulfill our regulatory obligations but also reinforce our commitment to ethical business practices and superior customer service. We are dedicated to maintaining these high standards, continually striving to be a leader in customer fairness and satisfaction in the property holdings industry.