



Treating Customers Fairly Statement

LifeWise is committed to ensuring Treating Customers Fairly (TCF) Outcomes to its customers throughout the product life cycle, from product design and promotion, to customer service, as well as complaints and claims handling. This is in line with our regulatory obligations as a registered Financial Services Provider (FSP).

TCF aligns with the core purpose and values of LifeWise, and adds value to our customers and our business. Our approach to TCF includes recognising what we have in place to meet the desired Outcomes, identifying and addressing areas for improvement, and creating internal awareness to further embed TCF values in the day-to-day activities in our business.

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

Outcome 1: Culture and Governance

LifeWise Members, our customers, can feel confident that Treating Customers Fairly is at the centre of our corporate culture.

Outcome 2: Product Design

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

Outcome 3: Clear Information

LifeWise Members 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 LifeWise as we do not provide financial advice.

Outcome 5: Performance and Service

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

Outcome 6: Claims, Complaints and Changes

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