

VKA-FTFC Charter

TREAT CUSTOMER FAIRLY CHARTER for VKA Wealth Planners Sdn. Bhd.

Effective Date: 1st January 2025

1. Introduction

At **VKA Wealth Planners (VKA)**, we are committed to delivering fair and ethical financial advisory services to all our clients. We believe in building long-term, trust-based relationships by prioritizing the best interests of our clients and ensuring they are treated with respect, transparency, and professionalism.

This Charter outlines our commitment to the **Fair Treatment of Financial Consumers (FTFC)** principles and how we will embed these principles into our corporate culture, business practices, and client interactions.

2. Core Principles

We commit to the following principles to ensure fair treatment of our clients:

1. Fair and Ethical Conduct

- We will act with integrity, honesty, and professionalism in all our dealings with clients.
- We will ensure that our staff and representatives are trained to uphold the highest ethical standards.

2. Suitable Advice and Recommendations

- We will provide advice and recommendations that are tailored to each client's financial objectives, needs, and circumstances.
- We will ensure that all recommendations are based on a thorough understanding of the client's financial situation, risk appetite, and investment horizon.

3. Transparency and Clear Communication

- We will provide clear, accurate, and timely information about our services, fees, and products.
- We will ensure that all terms and conditions are explained in plain language and that clients understand their rights and obligations.

4. Fair Treatment of Vulnerable Clients

- We will identify and respond to the needs of vulnerable clients, such as those with disabilities, low financial literacy, or experiencing financial hardship.
- We will provide additional support and flexibility to ensure vulnerable clients are treated equitably.

5. Prompt and Fair Redress

- We will handle client complaints and claims promptly, fairly, and effectively.
- We will provide clear avenues for clients to escalate concerns and seek redress if they are dissatisfied with our services.

3. Implementation

To deliver on these commitments, we will:

- **Train Our Staff:** Ensure all staff and representatives are trained on FTFC principles, ethical conduct, and the specific needs of vulnerable clients.
- **Review Our Processes:** Regularly review our advisory processes, product offerings, and client interactions to ensure compliance with FTFC outcomes.
- **Monitor Performance:** Use qualitative and quantitative measures to assess whether we are delivering fair outcomes for our clients.
- **Engage with Clients:** Seek feedback from clients to identify areas for improvement and ensure their needs are being met.

4. Monitoring and Review

We will:

- Conduct regular internal audits to assess compliance with this Charter.
- Report on FTFC outcomes to senior management and the Board.
- Periodically review and update this Charter to reflect changes in regulations, market practices, and client needs.

5. Our Promise to You

We are committed to treating you fairly at every stage of your journey with us. If you have any concerns or feedback, please contact us at **+603-80711661 (O)** or **enquiry@vka.com.my**. We value your trust and will strive to continuously improve our services to meet your expectations.

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