# **Consumer Duty Policy**

**Payver Limited** 



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#### 1. INTRODUCTION

Payver Limited is committed to upholding the highest standards of customer care, transparency, and fairness. We recognize the importance of the Consumer Duty regulations set forth by the Financial Conduct Authority (FCA) to ensure that our customers are treated fairly and provided with clear and honest information.

#### 2. CONSUMER-CENTRIC APPROACH

We are dedicated to putting the interests of our customers at the forefront of our operations. Our commitment to the Consumer Duty principles is embedded in our corporate culture and drives our interactions with customers.

#### 3. TRANSPARENCY AND CLARITY

Payver Limited pledges to provide customers with clear, concise, and easily understandable information about our products and services. This includes pricing, terms and conditions, and any associated risks.

#### 4. FAIR TREATMENT OF CUSTOMERS

We are committed to treating all customers fairly and without discrimination. This means ensuring that our products and services are accessible, suitable, and beneficial to their individual needs and circumstances.

#### 5. CUSTOMER RIGHTS AND OBLIGATIONS

We will inform our customers of their rights and obligations when using our services. This includes the right to make complaints, access information, and understand the terms under which they engage with us.

#### 6. PRIVACY AND DATA PROTECTION

Payver Limited takes customer data privacy seriously. We have robust data protection measures in place to safeguard customer information in compliance with relevant data protection laws.

#### 7. COMPLAINT HANDLING

We have established a clear and efficient process for handling customer complaints. Our aim is to resolve complaints promptly and fairly, ensuring customer satisfaction.

#### 8. REGULATORY COMPLIANCE

Payver Limited operates in accordance with all relevant regulations and is authorized and regulated by the Financial Conduct Authority (FCA). We are committed to full compliance with FCA requirements, including the Consumer Duty regulations.

#### 9. ACCESSIBILITY AND SUPPORT

We endeavor to make our products and services accessible to all customers, including those with disabilities. We provide support and assistance as needed to ensure equal access.



#### 10. CONTINUOUS IMPROVEMENT

We continuously review and improve our policies, procedures, and practices to enhance the customer experience and comply with evolving regulatory standards.

### 11. REPORTING AND DISCLOSURE

We maintain transparency by disclosing relevant information about our operations, financial performance, and compliance efforts.

#### 12. CONCLUSION

This Consumer Duty policy underscores Payver Limited's unwavering commitment to treating customers fairly, transparently, and with respect. We are dedicated to upholding the principles of the Consumer Duty regulations as we serve our valued customers.