

## **How IPBPAY Upholds Consumer Duty.**

Consumer Duty, a fundamental principle outlined by the FCA (Principle 12), requires firms like IPBPAY to act in the best interests of their customers. At IPBPAY, we are committed to providing services and products that consistently deliver positive outcomes which relate to:

1. products and services:

IPBPAY's products and services are specifically designed to meet our user's unique needs, characteristics, and goals of our users. All communications, including terms and conditions, are transparent, fair, and free from misleading information. We prioritise customer financial well-being by helping them achieve their financial objectives. We carefully assess target markets to identify any vulnerabilities or risks, ensuring our offerings cater to the needs of all users. Our product offerings are continuously refined and expanded in line with Consumer Duty principles, using customer feedback to enhance functionality and quality.

2. price and value:

IPBPAY ensures our products and services deliver fair value, with benefits that are proportionate to the price paid. We prioritise our customers' financial well-being by assessing how our offerings impact their financial health and providing guidance to support informed decision-making.

3. consumer understanding:

IPBPAY's customers are required to review and agree to our Terms & Conditions and Privacy Policy, ensuring full transparency. We tailor our communication methods to suit customer preferences, ensuring accessibility and clear understanding. Comprehensive, accurate, and timely information about costs and services is always provided to our customers.

4. consumer Support:

We communicate clearly and effectively with customers, fostering trust and transparency at every stage. A strong complaints-handling process is in place, ensuring that customer concerns are addressed promptly and fairly. We are committed to resolving issues and providing appropriate remedies when necessary.

For any enquiries related to Consumer Duty, please contact us at [info@ipbpay.com](mailto:info@ipbpay.com)