



West Midlands Double Glazing Ltd FCA Compliance Policy - 2024

1. Introduction

West Midlands Double Glazing Ltd (WMDG) is dedicated to upholding the highest standards of integrity and compliance with all regulatory requirements, including those stipulated by the Financial Conduct Authority (FCA). This policy outlines WMDG's commitment to adhering to current FCA regulations in its operations specializing in the supply and installation of doors, windows, and conservatories in 2024.

2. Scope

this policy applies to all employees, contractors, and agents of WMDG involved in activities related to sales, financing, and installation of doors, windows, and conservatories.

3. Regulatory Framework

WMDG pledges to comply with all current FCA regulations concerning consumer credit, financial promotions, and other regulations pertinent to its business activities in 2024. This includes but is not limited to:

- Consumer Credit Sourcebook (CONC)
- Conduct of Business Sourcebook (COBS)
- Financial Promotion Order (FPO)



- Senior Management Arrangements, Systems and Controls (SYSC)
- Client Assets (CASS)
- Market Abuse Regulation (MAR)
- General Data Protection Regulation (GDPR) where applicable
- Any other relevant FCA regulations applicable to WMDG's operations

4. Responsibilities

Senior management is accountable for fostering a culture of compliance, providing leadership in FCA compliance matters, and allocating resources for effective compliance measures.

Designated compliance officers are tasked with monitoring changes in FCA regulations, offering guidance to employees, and overseeing compliance measures' implementation.

All employees are responsible for familiarizing themselves with pertinent FCA regulations, adhering to compliance policies and procedures, and promptly reporting any potential compliance breaches.

5. Risk Assessment

WMDG will conduct periodic risk assessments to identify, evaluate, and manage risks associated with FCA compliance. This includes assessing risks related to consumer credit arrangements, financial promotions, client assets, market abuse, data protection, and other activities subject to FCA regulation.

6. Training and Awareness

WMDG is committed to providing comprehensive training programs and



awareness initiatives to ensure employees understand their obligations under current FCA regulations. This includes training on consumer credit regulations, financial promotions, client assets protection, market abuse prevention, data protection laws, and other relevant FCA requirements.

7. Reporting and Monitoring

Employees are encouraged to report any suspected FCA regulation breaches through established reporting channels. Compliance officers will monitor compliance with this policy, investigate reported breaches, and implement necessary corrective actions.

8. Documentation and Recordkeeping

WMDG will maintain accurate records related to FCA compliance, including training records, risk assessments, compliance reports, client communications, financial promotions, and other pertinent documentation.

9. Review and Revision

This policy will undergo regular review and revision to ensure it remains current and effective in addressing evolving regulatory requirements and business needs. Any policy changes will be communicated promptly to employees.

10. Enforcement and Consequences

Non-compliance with this policy may result in disciplinary actions, up to and including termination of employment or contract. WMDG will enforce compliance measures to maintain accountability.



11. Appendices

- FCA Regulations Reference Guide

12. Approval and Implementation

This West Midlands Double Glazing Ltd FCA Compliance Policy for 2024 has been approved by senior management and is effective as of 2024. All employees are required to comply with the provisions outlined herein.