

Complaints Manager Contact

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Our Procedures

As a regulated firm we have prescribed complaints procedures that we must follow in the event that a complaint is made from an eligible complainant. We have taken the decision to deploy the same procedure for all clients regardless of their status; however, some larger concerns will not be eligible to use the Financial Ombudsman Service (FOS).

Speedy resolution

We will make every effort to resolve a complaint immediately. Where we have done this within three working days to the complainant's satisfaction, we are not obliged to implement our full complaints procedure.

Speedy resolution may be achieved by any staff member in our advising, customer service, compliance, administration or accounts department where they have the authority to do so.

We will write to the complainant following speedy resolution and include details of what they can do if they become dissatisfied in future. Details of the FOS will be included in this letter.

Full complaints procedure

Any complaint that cannot be resolved within three business days to the complainant's satisfaction whether verbal or written will be referred to our *Complaints Manager* at the earliest opportunity or to a member of the senior management if the *Complaints Manager* is unavailable. We will also

1. Acknowledge the complaint in writing promptly. We will send the customer a prompt written acknowledgment or a summary resolution communication (if the complaint can be resolved within 3 business days)
2. Give details of the Financial Ombudsman Service - financial-ombudsman.org.uk
3. We may contact the complainant to seek clarification on any points where necessary.
4. Fully investigate the complaint.
5. Keep the complainant informed of our progress, when they can expect our final response and confirm the reason for any delay.
6. We may discuss our findings and proposed response with the complainant.

We will send our final response in writing as soon as possible and not later than eight weeks from our initial acknowledgement letter unless there are circumstances preventing this, which we will explain to the complainant.

Who to complain to?

A customer may express dissatisfaction to us about an insurer, lender or other service provider. We will need to establish whether or not the complaint relates to our services or the service or performance of another provider. If this is unclear, this will not delay any investigation and we will proceed with our own investigation immediately. The *Complaints Manager* will review this matter and take the complaint to the provider, if appropriate, in consultation with the complainant.

Investigation

The *Complaints Manager* will establish the nature and scope of the complaint having due regards to the Financial Conduct Authority's direction:

- To deal with complaints promptly and fairly.
- Give complainants clear replies and, where appropriate, fair redress.

Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to. If there is a dispute as to eligibility, then the Financial Ombudsman Service will adjudicate.

Eligible complainants are policyholders or those with potential entitlement to claim under a policy that are:

- Private Individuals
- Companies within the EU definition of a microenterprise (turnover is less than 2,000,000€)
- Charities with an income of under £1,000,000
- Trustees of a trust with assets of under £1,000,000

The Financial Conduct Authority complaints rules apply to complaints: made by, or on behalf of an *eligible complainant*; relating to regulated activity; and involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Final response

This will set out clearly our decision and the reasons for it. Where compensation is offered we will provide a clear calculation and explanation of how we have arrived at the compensatory amount offered. The complainant will again be given details of the Financial Ombudsman Service (FOS).

The complainant then has six months from the date of our final response to refer the complaint to the FOS if they are dissatisfied with our final response. If they wait until after this time the FOS may only consider your complaint in what they consider to be exceptional circumstances or with our permission.

Closing a complaint

Where we receive confirmation from the complainant that they are satisfied with the findings of the investigation and any resolution, the complaint will be considered closed.

Where no confirmation has been received within 8 weeks of the firm's most recent letter, the complaint may also be considered closed.

Financial Ombudsman Service

A firm must co-operate fully with the Ombudsman in resolving any complaints made against it and agrees to be bound by any awards made by the Ombudsman. A complainant may approach the FOS at any time before or during the complaints process although the FOS will only start to act on the complaint after we have issued our final response or if we give the FOS permission to do so.

Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

- **0800 023 4567**
- **+44 (0) 20 7964 1000**
- complaint.info@financial-ombudsman.org.uk
- www.financial-ombudsman.org.uk

The Financial Ombudsman Service is our alternative dispute resolution provider and more information about the Ombudsman service can be found on this website.

Time limits

There is a time limit of six months from the date of a firm's final response by which a complainant may take a complaint to the FOS unless the firm agrees to waive this – as a firm we would not normally agree to do this and state this according to the prescribed wording in DISP 1 Annex 3.

Normally the FOS will not consider complaints if the event complained about happened more than six years ago or was discovered (or should reasonably have been discovered) by the complainant more than three years ago. However, the FOS can disregard these limits in what it considers to be 'exceptional circumstances'. A firm may at its option waive the six and

three year time limits or not. We would not normally waive these time limits. Where the time limits apply there is a prescribed wording in DISP Annex 3 for stating the firm's permission or withholding of permission for the FOS.

Record Keeping

An entry of each complaint received will be made within the firms Complaints Log, which will be maintained at all times.

The firm will retain a record of each complaint received for at least 3 years from the date the complaint is received.

In respect of each complaint the following details will be recorded:

- Date of complaint
- Date of acknowledgment
- Date of resolution (if applicable)
- Date of final response
- Date closed
- Name & contact details for the complainant
- Nature and summary of the complaint
- Details of the investigation
- Final response
- Amount of redress (if applicable)