

## COMPLAINTS GUIDE

We take care to maintain high standards of service. If we become aware that one of our clients is dissatisfied we give priority to resolving the matter as quickly as possible. To assist with this we have designed a procedure in line with guidelines laid down by our regulator, the Financial Conduct Authority (the FCA).

Upon receipt of a complaint a senior person, who, where possible, is independent of the case, will investigate the complaint. You will be given the name and contact details of the person dealing with your complaint. That person will:

- Set up a case file
- **Acknowledge** your complaint as soon as reasonably practical after we receive your complaint. This will normally be within 5 working days.

The acknowledgement will normally, and especially in the case of an oral complaint, set out the nature of the complaint and may request further clarification. Your complaint will be investigated using our files together, where relevant, with discussions with relevant staff members and reports from other parties. We may also ask you for further information.

We will where appropriate **keep you informed** of the progress of the complaint investigation and we will **issue our final response** after completing our investigations. Our final response will explain the result of our investigations and whether we agree or disagree with your complaint. Where appropriate it will include details of redress or other offers and it will explain your rights if you remain dissatisfied. Your rights include referral to the Financial Ombudsman Service or you may instead be able to take civil action.

If eight weeks after we receive your complaint we are not in a position to issue our final response we will tell you why and explain your rights which will be as mentioned above. If your complaint requires information from third parties some delays may be beyond our control but we will endeavour to complete our investigations as soon as reasonably possible.

In the event that we receive **a complaint that is not about us** and if we can identify the person/firm to whom the complaint should be addressed we will:

- Write to the person/firm concerned, explaining that we believe the complaint to be theirs and suggesting that they contact you directly.
- We will enclose a copy of your complaint
- We will write to you to tell you what we have done, give you contact details for the person/firm concerned and invite you to contact them. We will enclose a copy of the letter we sent to that person/firm.
- We will send a copy of that letter to the person/firm.