

Our Complaints Procedure

If you wish to make a complaint to us, please contact us with an outline of your complaint.

When we receive a complaint from a client, we will confirm to them that we received their complaint, within 5 working days. Unless we have sorted the complaint to their satisfaction and no further action is required.

If complaint is made verbally, we offer the complainant the opportunity to have the complaint treated as a written complaint. If a client's complaint is verbal, we will write to the client to agree and outline our understanding of their complaint.

We will:

- Give the complainant the name of the individual looking after their complaint.
- Provide complainant with written updates at intervals not greater than 20 business days.
- Complaint will be investigated and resolved within 40 business days from date of receipt of complaint.
- If for some reason a complaint is not resolved in 40 working days, the complainant will be notified in writing of the new timeframe and their right to refer the matter to the Financial Services and Pensions Ombudsman's Bureau and provided with the FSPO contact details.
- On completion of investigation the complainant will be notified in writing within days of the completion of response. The response may be final response letter depending on the complaint. (if we can come to some agreement with the client the letter will not be a final response).
- We advise complainant in the final response letter of their right to refer the matter to the financial services and pensions ombudsman and give contact details.

Customer Complaint Handling

Resolution of complaints will normally be achieved by providing.

- an explanation to the complainant for acts or omissions that have occurred.
- An apology where appropriate.