

# Complaints Procedure for Clients

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We are sorry you have had cause to complain. We will explain our complaints procedure and your rights if you remain dissatisfied.

## Our commitment to you

- We aim to respond to all complaints in a prompt, consistent and fair manner and will issue a prompt written acknowledgment.
- As per the Financial Conduct Authority (FCA) rules, we have eight weeks to issue you with a final or other response.
- If your complaint can be resolved sooner, then we will attempt to resolve it within three business days after receipt. If you accept the complaint as resolved, we will send you a summary resolution communication. If, however, it is not resolved, it will follow the procedure as set out above.
- In the event that your complaint has not been resolved within eight weeks of original receipt, we will send you a letter explaining why we have still not resolved your complaint and will tell you when we will make further contact.
- Our final response will advise of our findings and, where appropriate, what action is being taken to resolve the matter. We will present our findings, address the subject matter of your complaint, and where the complaint is upheld, we will offer a resolution that is consistent with treating all of our customers fairly.
- If you telephone us during our investigation and the member of staff handling your complaint is not available, then another member of our team will be able to help you.

## Your rights

- Eight weeks after us being in receipt of your complaint, you have the right to refer your complaint to the Financial Ombudsman Service (FOS), if we have or have not replied. If you are dissatisfied with our final response, you can either ask us to reconsider or you can refer the matter to the FOS.
- You can contact the FOS by telephone on 0800 023 4567 and further information is available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)
- If you decide to refer your complaint to the FOS, you must do this within 6 months of the date we issue our final response to you. After this time the Ombudsman may refuse to consider the matter.

## General

We are directly authorised and regulated by the FCA who have set out specific rules for the handling of complaints. Our procedure is compliant with the FCA rules but if you wish to obtain further information you can contact the FCA.

FCA Consumer Helpline: 0800 111 6768 (Freephone)

Email: [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

Website: <http://www.fca.org.uk>