

OUR COMPLAINT HANDLING PROCEDURES – INFORMATION FOR CUSTOMERS

This procedure is written in accordance with the Financial Conduct Authority (“FCA”) Compliant Handling Rules and is issued in the event of a customer complaint.

We will consider all complaints received from an Eligible Complainant, which the FCA has classified as a person who is:

- (a) A private individual; or
- (b) A micro enterprise or small business which employs fewer than 50 persons and has a turnover less than £6.5 Million or annual balance sheet of less than £5 Million; or
- (c) A charity, which has an annual income of less than £6.5 Million; or
- (d) A trustee of a trust, which has a net asset value or less than £5 Million; and
- (e) The complaint arises out of matters relevant to being or having been a customer; or
- (f) The complaint arises out of our actions or failure to act where the complainant is a potential customer of the firm.

Notes:

1. A complaint may be made on behalf of an eligible complainant by another party authorised in writing by you.
2. Where we believe another firm is at fault we will promptly advise you in writing and provide contact details of the firm responsible
3. Where we receive a complaint from a non-eligible complainant, we will deal with your complaint in accordance with the procedure below, however where reference to the Financial Ombudsman Service (FOS) is made, these elements will not apply and you will not be entitled to refer the matter to the FOS if you disagree with our findings. In addition, the time limits stated do not apply; however we will deal with your complaint within a reasonable period and will endeavour to provide a final response within 8 weeks.

In the event of a complaint, we will review all the relevant documentation from our files and systems including recorded phone calls. We will consider these in conjunction with your complaint by our complaint handler. Additionally we may; as required, interview any employees involved in the matter.

If we have been able to resolve the matter to your satisfaction within **3 working days**, we will write to you acknowledging your complaint and the agreed resolution, including details of the FOS. Otherwise, we will endeavour to respond to and resolve your complaint as soon as possible. However, we may need to carry out further internal investigations; if these are required, we will send you in writing, an acknowledgement of your complaint promptly.

This letter will include:

- The name and job title of the individual handling your complaint;
- A timescale for when we will correspond further, which is normally no more than 4 weeks from the receipt of your complaint; and
- A copy of our complaint handling procedures (this document)

We will inform you of the progress made in dealing with your complaint and we would normally expect to finalise this within 4 weeks. However if after **8 weeks** of receiving your complaint, if we are still not in a position to make a response, we will write to you and give reasons for the delay and an indication when we expect to provide a full and final response.

Otherwise, within **8 weeks**, we will provide a **final response** to your complaint.

At this point, whether we have sent you a final response, or not, we will include details of the Financial Ombudsman Service (“FOS”), who you can refer your complaint to if you wish. We will also enclose a copy of the FOS’s explanatory leaflet ‘your complaint and the ombudsman’

A Final Response is:

Where we have sent a final response to your complaint including the following information

- Notified you that you may refer the complaint to the FOS if you remain dissatisfied with our final response and that you must do so within 6 months (from the date of the final response); and
- Enclosed a copy of the FOS explanatory leaflet.
- Where we consider that you are entitled to some redress and believe that we have fully addressed your complaint we will include details of this within the letter
- Where redress is agreed by us, unless you reject our offer, we will provide this within 4 weeks of our final response

We will consider a complaint closed when;

- We have sent you a final response; and
- you have not written, rejecting our offer or response within 4 weeks
- Following our final response, you have provided a written acceptance of our response to your complaint, including; where appropriate any financial or other redress