



## Our Complaints Procedure

We take complaints very seriously and seek to resolve them as quickly as possible. If we are aware of client concerns or unease we give priority to resolving the matter as quickly as possible. To assist with this process we have prepared procedures to ensure that complaints are handled fairly and within reasonable timescales. These procedures are as follows;

Upon receipt of a complaint we will do all we can to resolve your concerns within three business days, and confirm this to you in writing. If we can't do this we will write to you, normally within five business days to acknowledge your complaint and to let you know when we expect to be able to issue a full response.

A senior person, who where possible is independent of the case, will investigate your complaint. You will be given their name and contact details.

When acknowledging your complaint, especially in the case of an oral complaint, we will set out the nature of the complaint and may request further clarification if necessary. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required. We will keep you informed of the progress of the complaint investigation.

After eight weeks, if a final response letter has not already been sent to you, you will receive;

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service (FOS) within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.

OR

- A response that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response;

AND

- Informing you that you may refer your case to the FOS if you are dissatisfied with the delay. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will however, pursue information on a regular basis.