

What to do if you are dissatisfied

We pride ourselves on providing high standards of customer service and care. However, we accept that there may be times when we do not achieve these standards or fall short of the standards you expect of us. If this happens we will make every effort to resolve any outstanding problems quickly and to your satisfaction. This leaflet sets out the procedure we will follow.

Our procedure

Your complaint will be passed to a Complaint Officer, who is a senior official with sufficient competence and who has not previously been involved in the matter which is the subject of your complaint.

Details of your complaint will be logged onto our central complaints system, which enables us to monitor the progress of the investigation.

The Complaint Officer will obtain and review a copy of your client file and prepare a summary of the records we hold. We will ask for reports from relevant staff, representatives or any other person, if we feel this will assist us in our enquiries.

All complaints will be acknowledged within 5 working days of receipt. Our acknowledgment will:

- Outline our understanding of the basis of your complaint
- Name your Complaint Officer
- Confirm that we will contact you again within 4 weeks of the date of receipt of your complaint, to provide our final response or to let you know why we cannot do so
- Detail your right to refer the matter to the Financial Ombudsman Service
- Enclose an explanatory leaflet “Your complaint and the Ombudsman”.

The procedures for assessment of your complaint and the final response letter are explained below.

We may contact you to ask you for further information to clarify some points. This may take the form of a questionnaire, which we will ask you to deal with as soon as possible to help us resolve the complaint quickly.

If we have not completed our investigation within 8 weeks, we will write to you giving you a further update and will advise you at that time that you have the right to refer your complaint to the Financial Ombudsman Service, free of charge. You can contact the Financial Ombudsman Service at Exchange Tower, London, E14 9SR or telephone them on 0800 023 4567. Further information about the Financial Ombudsman Service can also be found on their website at: www.financial-ombudsman.org.uk

Assessment of your complaint

When we have received all the relevant information, your Complaint Officer will assess the complaint and prepare a report for presentation to a Complaints Committee which will include at least 2 directors of the Company. The Committee will review the investigation and come to a decision on your complaint, after which we will write to you setting out the results of the investigation. We refer to this as our ‘final response letter’.

Our final response letter

The final response we send you will explain how we have reached our conclusion and set down the terms of any redress or compensation payable, if appropriate. It will also remind you of your referral rights and the fact that any referral to the Ombudsman must be made within 6 months of the date of our final response letter to you.

If we are able to finalise our investigation into your complaint within 5 business days the acknowledgement would be included as part of our final response to you.

Please contact your Complaint Officer if you have any questions or would like further information.