



## **Complaint Handling Procedures**

It is inevitable, even within the best run organisations, that there will be occasions when individual customers are not happy with the service provided.

In such circumstances, customers have the right to complain.

Should we receive a complaint, whether verbally or in writing, these are the steps that we will follow.

An initial assessment into your complaint will be carried out, to determine if an immediate resolution can be made. Where this is possible, we will send you a written summary of our findings and conclusion (summary resolution). Where this is accepted within 3 business days (by the close of the third full day), the case will be closed.

Where this is not possible, we will send you a written acknowledgement within 5 business days, setting out our understanding of the basis of your complaint.

A copy of our 'dealing with your complaint' leaflet will be included within either of these communications.

### **Appropriate Investigation of Complaints**

We will ensure that all complaints are investigated by an individual with sufficient competence and experience who, where appropriate, was not directly involved in the matter giving rise to the complaint.

We will endeavour to resolve complaints at the earliest possible opportunity, and within 8 weeks of its receipt.

Upon completion of the investigation, we will send you a final response.

If, however, we are not in a position to issue this within the above time period, we will send you a letter explaining:

1. the reason for the continued delay
2. when the firm anticipates being able to provide a final response
3. your rights to refer the matter to the Financial Ombudsman Service, enclosing a copy of the Financial Ombudsman Service's leaflet

## **The Final Response**

Once all enquiries are complete, we will send you a final response letter, detailing the findings of the investigation.

Where redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible.

We will comply with redress offers accepted by you. Redress need not be financial and could include, for example: an apology.

The final response letter will explain your right to refer the matter to the Financial Ombudsman Service, and enclose a copy of the Financial Ombudsman Service's leaflet.

You have a six-month timescale to refer the matter to the Ombudsman, which commences on the date that the final response is issued by the firm.

A complaint will be deemed closed:

- Once the investigation has been completed and you have been sent a final decision letter; or
- Where we receive confirmation that you are satisfied with the outcome of the investigation, and a summary resolution communication has been issued (resolved within three business days from receipt); or
- Where you have indicated in writing, acceptance of the Firm's earlier response, where appropriate.

## **Our Co-operation with the Ombudsman**

We will co-operate at all times with the requirements of the Financial Ombudsman Service.

## **Record Keeping**

We will keep a record of each complaint received and the measures taken for its resolution and retain that record for a minimum period of five years.