

COMPLAINTS – HOW DO WE HANDLE THEM?

We constantly strive to offer you the highest possible level of service, however there may be occasions when you feel you have cause for complaint.

When a complaint arises we will endeavour to resolve it to your satisfaction as quickly as possible.

■ OUR APPROACH TO COMPLAINTS MANAGEMENT

We are committed to providing the highest levels of customer service, ensuring customers are treated fairly at all times.

All complaints are logged and tracked from receipt through to resolution. Senior Management regularly review complaints data and root cause analysis to ensure any recurring trends are identified and addressed.

■ OUR COMPLAINTS HANDLING PROCESS

All complaints will be investigated and responded to by an employee of sufficient competence. This employee will not have been involved in the subject matter of the complaint. They will have sufficient authority (or have access to someone who has authority) to investigate the complaint and offer redress where appropriate.

As a business standard we aim to issue a final response within five business days of receipt of a complaint. Where this is not possible, we will acknowledge the complaint within five business days, to confirm the complaint is being investigated.

In the event a final response cannot be issued within four weeks, we will write to you advising on the progress of the investigation. If we cannot respond within eight weeks, we will write to you explaining why we are still unable to issue a final response and when we expect to reply.

■ FINANCIAL OMBUDSMAN SERVICE

We operate both Regulated and Unregulated activities.

If your complaint meets the regulated complaint criteria, we will advise you of this within our final response and if you are not satisfied with the outcome of the investigation, you have the right to refer the complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between businesses providing financial services and their customers. You can find out further details of their service on their website: www.financial-ombudsman.org.uk.

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