

COMPLAINTS HANDLING PROCEDURES

We aim to provide you with a consistently high level of service. However we realise that at times you may feel that the level of service provided has failed to meet these high standards. To deal with these occasions we have put in place the following procedures which will enable you to make us aware of your grievance and to help us to resolve it quickly and effectively.

Our complaint procedures operate in accordance with the requirements set down by the Financial Conduct Authority for Non-regulated complaints.

However you contact us these procedures will apply.

WHO IS COVERED BY OUR COMPLAINTS HANDLING PROCEDURES?

Any complaint is covered by our complaints handling procedures.

WHAT WILL WE DO?

When we receive your complaint a member of staff will be given the responsibility for dealing with it. This person will usually be a senior member of staff and will normally have the authority to deal with all aspects of the complaint.

We will acknowledge receipt of your complaint within five business days, and if you contacted us by telephone our acknowledgement will detail our understanding of your complaint. We will inform you of the name, job title and contact details for the person dealing with your complaint, and let you know when you can expect to hear from us again if we have not yet been able to conclude our investigations.

If we have been unable to complete our investigation within four weeks we will write to you giving details of our progress so far and letting you know when we expect our investigations to be complete. If our investigation takes longer than eight weeks we will contact you with an update.

Once we have completed our investigation we will contact you with details of the outcome.

WHAT CAN YOU DO TO HELP?

It will help us to resolve the matter quickly if you provide full details of your complaint and supply us with any supporting information you may have. Any original documents sent to us will be photocopied and returned to you.

We may need to meet with you to discuss your complaint. This will help us to complete our investigation.

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