

Complaint Handling Procedure 220622

How we handle complaints

We always strive to provide products and services of the highest standard. However, we realise there could be times when you may want to complain about an aspect of our work. We take all complaints extremely seriously and do our best to resolve them satisfactorily as quickly as we can.

The procedure outlined below applies to all complaints, whether they are received over the phone, by letter, fax or email.

Acknowledging your complaint

We will acknowledge your complaint in writing as soon as is practicably possible. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day. In some cases, if we have had enough time to look into the matter and ascertain what may have gone wrong, we will give you a full response in this initial acknowledgement letter.

If we can, we will make a full investigation and send a response by close of business on the three business day from receipt of the complaint. We will send you a summary resolution communication and inform you of the conditions and your rights that apply to you at that time.

Complaints that need further investigation

If we do not reach a decision in time to include it in your acknowledgement letter, we will continue to investigate, in order to determine:

- what has gone wrong;
- whether our service has fallen below the standard we strive to achieve; and
- what needs to be done to put things right

No later than four weeks after we received your complaint, we will write to you again. If we cannot give you the results of our investigation yet, our letter will explain why we are not yet in a position to do so and tell you when we will next contact you.

In the unlikely event that we have not finished investigating your complaint eight weeks after we received it, we will send you a further letter to:

- explain why we have not been able to reach a decision;
- let you know when you can expect our final decision; and
- tell you how you can refer your complaint to the Financial Ombudsman Service if you are unhappy about the delay

When we send you a letter to say we have dealt with your complaint, we will give the reasons for any decisions we have come to. If you are not happy about our response, a retail client always has the option of taking the matter to the Financial Ombudsman Service, whereas we will advise a professional client if we believe that they have that option. Their address is: **Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Tel: 0300 123 9123**