

Dealing with Your Complaint

Our aim is to provide you, at all times, with a first class standard of service and the highest standards of advice. However, there may be occasions when you feel that these objectives have not been achieved. We take all complaints seriously and will deal with your concerns in the following manner;

- We will first acknowledge your complaint promptly following receipt, enclosing a copy of these procedures.
- If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.
- If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the concerns arising, we will promptly forward the complaint or the relevant part of it to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.
- Where we are able to resolve your complaint within 3 full business days following receipt, and this is to your satisfaction, we will issue a written summary of our findings and conclusion. If having received this letter you remain dissatisfied, you may refer the issue to the Financial Ombudsman Service (FOS) who can be contacted at: **The Financial Ombudsman Service, Exchange Tower, London, E14 9SR, Telephone 0800 0234 567** or www.financial-ombudsman.org.uk. We will also provide you with a copy of the Financial Ombudsman Service leaflet; 'your complaint and the ombudsman'.
- If your complaint cannot be resolved within this time, we will ensure that you are kept informed of our progress with regard to the investigation.
- We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks or keep you informed of the progress if it is not resolved before then.
- If our investigation is still ongoing after 8 weeks, we will send you confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this timescale. We will also give you an indication when you can next expect contact from us and a copy of the FOS's leaflet above.
- At this stage, you will be entitled to refer your complaint to the Financial Ombudsman Service (see details above).
- If your complaint is regarding a pension contract, the Pension Ombudsman can consider complaints about the administration of personal and group personal pensions as well as occupational schemes. You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman can be contacted at **11 Belgrave Road, London, SW1V 1RB, Telephone 0800 917 4487** or www.pensions-ombudsman.org.uk
- We will continue to investigate your complaint until we are in a position to send you our Final Decision Letter.
- If your complaint is upheld, we will provide you with fair compensation for any acts or omissions for which we are responsible, once you have accepted our decision.
- If you are not satisfied with the outcome of your complaint, you can refer the matter to the FOS at the above address. Please note you must refer the matter to them within 6 months of the date of our Final Decision Letter. Further details about this will be confirmed in the FOS's leaflet.
- We shall deem the matter closed when our Final Decision Letter has been issued or where you have accepted our earlier response.