

Our Complaints Procedure

We are committed to providing a high standard of service to all our clients. However, if you are dissatisfied with any aspect of our service, we have a formal complaints procedure in place to ensure your concerns are addressed promptly and fairly.

How to Make a Complaint

You can make a complaint by contacting us using any of the following methods:

- In writing (by letter or email)
- By telephone
- In person

Please provide as much detail as possible, including your name, contact details, and a clear description of your complaint.

Acknowledgement of Complaints

When we receive a complaint, we will acknowledge it within 5 working days, unless the matter has been resolved to your satisfaction and no further action is required.

If a complaint is made verbally, we will offer the complainant the opportunity to have it treated as a written complaint. In such cases, we will write to the client to confirm and outline our understanding of the complaint.

Our Process

We will:

- Provide the name of the individual handling your complaint
- Keep you informed with written updates at intervals not exceeding 20 business days
- Investigate and aim to resolve your complaint within 40 business days from the date of receipt

If, for any reason, we are unable to resolve your complaint within 40 working days, we will notify you in writing of the revised timeframe and inform you of your right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO), including their contact details.

Final Response

Upon completion of our investigation, we will issue a written response outlining the outcome. Where appropriate, this may constitute a final response letter. If a resolution is agreed with you, the correspondence may not be classified as a final response. In our final response letter, we will advise you of your right to refer the matter to the Financial Services and Pensions Ombudsman and provide the relevant contact details.

Resolution of Complaints

Complaints will typically be resolved by:

- an explanation to the complainant for acts or omissions that have occurred.
- Offering an apology where appropriate

We value your feedback and view complaints as an opportunity to improve our service.