



## Complaints Procedure

Our aim is to always provide our customers with a first-class service, however we are aware that, occasionally, it is possible that we may fail to meet your expectations. Where a complaint arises we will, where possible, endeavour to resolve the matter within three business days following receipt. Please be made aware that a complaint received after close of business or on a non-business day (such as Saturday, Sunday or Bank Holiday) will be treated as received on the next business day.

If you need to make a complaint, in the first instance you should contact us in writing to:

Sean McDonagh  
Avoca House  
The Pavilion Business Centre  
6 Kinetic Crescent  
Enfield, EN3 7FJ

Or by telephone on 01992 703000.

If it is not possible for us to remedy the situation within three business days, we have a documented formal complaints procedure details of which are shown below:

- 1) *We will acknowledge your complaint promptly to reassure you that we will be dealing with the issue as a matter of urgency, giving you the details of who will be handling the matter in our office.*
- 2) *After having considered the issue, we will advise what action we intend to take and the expected timescales for this. At this time we will give you details of the Financial Ombudsman Service, where this applies.*
- 3) *In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing along with their contact details and the reasons for our decision. A copy of your complaint will be promptly forwarded to the third party so that they can follow their own complaints procedure.*
- 4) *We will aim to make a final response to you as soon as is practicable, and keep you reasonably informed as to the progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.*
- 5) *By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives reasons for the delay along with indications as to when we will be able to provide a final response. If you are dissatisfied with our response or the delay at this time, you will have a period of six months in which you may, if eligible, refer the matter to the Financial Ombudsman Service.*
- 6) *When we provide our final response letter, we will make every effort to ensure that we have taken into consideration any financial loss, material distress or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and how you may pursue the complaint if you remain dissatisfied. At that time, if we do not hear from you within eight weeks, we will treat the complaint as closed.*

When we provide our final response letter we will endeavour to ensure that we have into consideration any financial losses or material inconvenience you may have suffered. If we do not feel that your complaint is justified we will advise you of the reasons for our decision and we also advise how you may pursue the complaint if you remain dissatisfied.

The Financial Ombudsman Service (FOS) provides consumers with a free, independent service for resolving disputes with financial firms and we will cooperate fully with them in respect of any complaints referred to them.

The FOS Consumer Helpline is 0800 023 4567 (free for people telephoning from a "fixed line") or 0300 123 9123 (free for mobile-phone users paying a monthly charge for calls to telephone numbers starting 01 or 02). The address for the Financial Ombudsman Service is:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR