

Making a complaint

Complaints Manager contact details

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Our Procedures

Any complaint verbal or written will be referred to our complaints manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. We will also

- acknowledge the complaint in writing promptly
- make contact to seek clarification on any points where necessary
- fully investigate the complaint
- keep you informed of our progress
- discuss with you our findings and proposed response
- You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

Adviser or Provider

Clients often express dissatisfaction to their reseller about the product provider. We will need to establish whether or not your complaint relates to the advice given, the adviser service or the service or performance of the product provider. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints manager will review this matter and take the complaint to the provider if appropriate in consultation with you.

Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

Analysis

A root cause analysis will be undertaken by the firm in the case of any complaint, and this will be recorded with the appropriate action having been taken.

Closing a complaint

Where the firm has sent a final response; or where you have indicated in writing acceptance of the firm's earlier response to confirm that you are satisfied with the findings of the investigations and any resolution.

We will consider the complaint closed once we have issued to you our final response letter.