

## **COMPLAINTS PROCEDURE**

*Dispute Resolution: DISP 1: Treating customers fairly*

### **Complaints received by letter**

All complaints received by letter should be forwarded to Ivan Sinclair for a written response.

### **Complaints received by email**

All complaints received by email should be forwarded to Ivan Sinclair by email and flagged as high importance.

### **Complaints received by telephone**

All complaints received by telephone should be handled with courtesy. If there is any doubt if the call is a complaint the customer should be asked if they wish their call to be logged as a complaint. Details should then be forwarded to Ivan Sinclair

All complaints are recorded on our Complaints Log.

On receipt of a complaint the complainant will be sent a prompt written acknowledgement providing early reassurance that the complaint has been received and is being dealt with. The complainant will be kept informed thereafter of the progress of the measures being taken for the complaint's resolution.

We will aim to send the complainant a written statement providing the findings within 4 weeks of date of receipt of complaint.

If the complaint is more complex, an explanatory holding response will be sent advising that additional time is required to investigate the complaint. Ivan Sinclair will provide a final response within 8 weeks or a further explanatory letter advising of the details for the further delay. This letter will inform the complainant that he is entitled to contact the Financial Ombudsman Service (FOS) if he is not satisfied with the delay.

Where complaints are resolved by close of the third business day, a summary resolution communication will be sent promptly to the complainant.

Once the complaint has been investigated to a standard we are satisfied with, the findings will be reported back to the complainant and the complainant's response retained. We will keep a record of the complaint for 3 years.

The final response letter sent to the customer will give the address and other contact details of FOS and include a copy of FOS's standard explanatory leaflet so that in the event that the complainant is unsatisfied with the resolution of the complaint he has the opportunity to

pursue the complaint via FOS scheme within six months of the date of the final email received from us.

For further information on FOS please see: <http://www.financialombudsman.org.uk/>

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

*Note: The Ombudsman will not consider a case which has not first been referred to the Firm in the first instance.*

All complaints, whether considered significant or minor, will be reported to Ivan Sinclair and logged using the Complaints Log. The record will detail the Firm's response and any action taken. Action taken will be recorded on the Complaints Rectification Log. This will be monitored and provide Management Information where any recurring issues will be identified and resolved.