If you have a complaint about the services you have received from us and wish to report it, please write to our Compliance Officer, David Crozier. After that, we will follow the procedure below:

As an Independent Financial Services firm authorised with the Financial Conduct Authority (FCA) the regulator has set out its rules in relation to handling clients complaints. In order to meet these rules we have put the following procedures in place.

- On receipt of your complaint we will record receipt of the complaint and write to acknowledge receipt of your complaint within 5 working days, unless it can be resolved within 1 business day. Within the acknowledgement letter we will provide you with a copy of these complaint procedures.

- We will endeavour to communicate with you in a clear and fair manner at all times whilst investigating your complaint.

- If your complaint was made verbally, then within our acknowledgement letter we will confirm our understanding of your complaint.

- Your complaint will then be investigated by our Compliance Officer, David Crozier, who will gather all documentation required in order to thoroughly and objectively conduct the investigation. This may require some additional information from you and therefore an authority letter may be required so we can approach any 3rd party necessary.

- During the above process we will keep you informed of its progress to date and whether there is any further information we require from you. We will aim to deal with your complaint as quickly as possible.

- If we have not resolved your complaint within 8 weeks from date of receipt, we will write to you again with our reasons for delay however we also enclose the leaflet “Your Complaint and the Ombudsmen” informing you of your rights to take action further to the Financial Ombudsman if you are unhappy with the progress. We will confirm when we expect our final response to be made.

- Within our final response letter we will set out our understanding of your complaint, the issues raised, the investigation we conducted and the outcome from the investigation. We will also detail any redress we believe appropriate or the reasons for declining redress.

- If you are not satisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge.
The Ombudsman might not be able to consider your complaint if:

- what you are complaining about happened more than six years ago, and
- you are complaining more than three years after you realised (or should have realised) that there was a problem.

We will tell you if we think that your complaint is made outside of these time limits but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

If you do decide to refer your complaint to the Ombudsman you must do so within six months of our final response letter.

If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

You can contact the Financial Ombudsman Service by:

- **Web**: http://www.financial-ombudsman.org.uk/
- **Phone**: 0800 023 4 567
- **Email**: complaint.info@financial-ombudsman.org.uk
- **Post**: The Financial Ombudsman Service
  Exchange Tower
  London E14 9SR