

COMPLIANTS PROCEDURE

Summary of the firm's procedures for handling complaints relating to FCA-regulated business.

If we are able to resolve your complaint to your satisfaction within three business days of receipt then we will send to you a written communication confirming that we consider your complaint to be resolved, known as a summary resolution communication.

- If we are unable to resolve your complaint to your satisfaction within three business days of receipt then we will acknowledge your complaint formally by the fourth business day after receipt.
- We will then investigate your complaint promptly, fairly and consistently, in accordance with regulatory standards.
- Once we have completed our investigation of your complaint, and within eight weeks of receipt, we will provide you with our final response.
- If you are dissatisfied with our final response then you may refer the complaint to the Financial Ombudsman Service (details of which are provided with the firm's final response).
- In exceptional cases, we may be unable to provide you with our final response within eight weeks of receipt of your complaint; in such cases, we will write to you to explain the reason(s) for this, and you may then proceed to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service's website address is: [http:// www.financial-ombudsman.org.uk/](http://www.financial-ombudsman.org.uk/)

The policy on complaints is under review at least annually to ensure that appropriate measures to address deficiencies are taken.