Matthew Douglas

Forward Thinking Independent Financial Advice

Complaints Policy

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

- On receipt of your complaint, we will record this and write to acknowledge your complaint promptly, typically within 5 working days, unless it can be resolved within 3 business days. The acknowledgement letter will include a copy of these complaint procedures
- We will communicate with you in a clear and fair manner at all times whilst investigating your complaint
- If your complaint was made verbally, our acknowledgement letter will confirm our understanding of your complaint
- Your complaint will then be investigated by our Compliance Officer, Matthew Pescott-Frost, who will gather all documentation to thoroughly and objectively conduct the investigation. This may require some additional information from you and an authority letter may be required if we need to approach any 3rd party
- We will keep you informed and ask if there is any further information we require from you. We 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 and send you the leaflet "Your Complaint and the Ombudsman" informing you of the right to refer your complaint 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 this. 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're complaining about happened more than six years ago, and
    - You're 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
- The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances
- You can contact FOS by:
    - Web - http://www.financial-ombudsman.org.uk
    - Phone - 0800 023 4567
    - Email - complaint.info@financial-ombudsman.org.uk
    - Post - The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Please note that by way of your complaint to the firm, we will hold your data under the basis that we need to hold a file on you in order to meet our legal obligations in reviewing your complaint, as set out in the Financial Services & Markets Act 2000.