

COMPLAINTS POLICY STATEMENT

Our commitment is to resolve complaints in an effective manner to the full satisfaction of our clients and debtors.

1. Procedure

Through our commitment to Customer Care, we operate a complaints procedure that is managed within the requirements of our Quality Management framework.

2. Definition

We define a complaint as: - *“An expression of dissatisfaction which alleges failure on the part of the Company or an individual to perform a function or provide a service to the standard expected by the client or debtor.”*

3. Method of Recording a Complaint

The different categories of complaints which are recorded are:

- I. Written complaints received from either clients or debtors (examples include letter, email or fax).
- II. Verbal complaints made over the telephone by clients or debtors.
- III. Verbal complaints made by clients or debtors upon a visit to any of our office premises.

When making a formal complaint you should provide details of your preferred method of contact (email, telephone, letter) together with any reference numbers. All investigations are conducted by an appropriate manager who will contact you directly with the outcome of the investigation.

4. Managing your Complaint

In line with our commitment to customer care, we aim to provide the following assurances:

- I. Written acknowledgement of a formal complaint will be issued within 3 days of receipt of the complaint.
- II. We aim to resolve all complaints within 10 working days.
- III. We will provide the complainant with a full written explanation.
- IV. If the complaint remains unresolved after 10 days, written acknowledgement detailing the status of the investigation will be issued detailing the reason for the delay and the anticipated timeline to resolution.

5. Recourse

If you are unhappy with the outcome of the complaint, or indeed the way the complaint was handled, per this Statement, you will be advised to make separate representation to our Compliance team who will appoint a suitable Director to review the matter and respond within 10 working days of receipt.

We are confident that we will be able to resolve your complaint to a satisfactory outcome. However, if you remain dissatisfied and wish the matter to be investigated further then we ask that you contact the appropriate governing body.