

## Complaints policy

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

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we'll carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint in question to be theirs, and suggesting that they contact you directly.
- We will enclose a copy of your original complaint letter.
- We will write to you, giving contact details of the relevant firm, and invite you to get in touch with them directly.
- We'll also provide you with a copy of the letter we send to the firm.

If the complaint is about us, on receipt of a complaint we will log it in our records and write to you acknowledging receipt of your complaint within five working days, unless it can be resolved in three business days. Within the acknowledgement letter we will provide a copy of this complaints policy.

For any complaints which we consider to be resolved by the end of three business days, we will send a written 'summary resolution communication' (e.g. by letter or email) to the complainant. This will include:

- Reference to the complaint and confirmation that we consider the complaint to have been resolved
- Making the complainant aware of their right to refer their complaint to the FOS if they remain dissatisfied
- Confirm whether we have consented to waive the relevant time limits for referral to the FOS, by including prescribed wording
- The website address of the FOS
- Reference to the availability of further information on the FOS's website

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 our acknowledgement letter will confirm our understanding of your complaint.

Our Chief Executive Officer, Anthony Hambleton, FCA, is your first point of contact in resolving any disputes. His email address is [anthony.hambleton@fiscalengineers.com](mailto:anthony.hambleton@fiscalengineers.com). His telephone number is 0115 9555 600. He will investigate the complaint and gather all documentation required in order to thoroughly and objectively conduct the investigation. This may require some additional information from you and therefore a letter of authority signed by you will be required before we can approach any relevant third party.

During the above process we will keep you informed of the complaint's progress to date and whether we required any further information from you. We aim to deal with your complaint as quickly as possible.

If we have not resolved your complaint within eight weeks from the date of receipt, we will write to you again with our reasons for the delay and enclose the leaflet "Want to take your complaint further?" informing you of your right to take further action by involving the Financial Ombudsman Service (FOS) if you are unhappy with the progress. We will also confirm when we expect our final response to be made.

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

If you are not satisfied with our final response, you have the right to refer your complaint to the FOS free of charge.

The FOS might not be able to consider your complaint if:

- The incident 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 your complaint has been made outside these time limits but this is a matter for the FOS to decide. If the FOS agrees with us, they will not have our permission to consider your complaint but may do so under very limited circumstances.

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

If you do not refer your complaint to the FOS within six months of the date of this letter, the FOS will not have our permission to consider your complaint but may do so under very limited circumstances.

You can contact the FOS by:

By email to: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

In writing to: [The Financial Ombudsman Service](#) Exchange Tower London E14 9SR

By telephone: [0800 023 4567](tel:0800 023 4567)

Please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) for further information.