



Complaints Procedure

Introduction

This document sets out Smith & Co Chartered Financial Planning's Complaints Procedure. A complaint is defined as:

“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, by our firm.”

What makes a Complaint?

A complaint must be in relation to the services received from Smith & Co Chartered Financial Planning or matters arising whilst the complainant is or has been a customer of Smith & Co Chartered Financial Planning.

How can a Complaint be made?

A complaint can be made by a client, a potential client, or a person on behalf of either. There is no rule which states that a complaint must be made in writing.

The Client Agreement form states that all complaints will be handled by a suitably qualified Complaints Handler within the firm. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Awareness of Complaints

This firm ensures that all relevant employees are aware of the Complaints procedure.

Complaints Process

Receipt of the Complaint by the Firm

Upon receipt of the complaint, details of the complaint along with the original complaint where the complaint is made in writing, will be sent to the Complaints Handler.

If we are able to resolve your complaint to your satisfaction within three working days of receipt, we will issue a final response to you including our conclusion of the complaint and a summary of our investigations. If this is not possible, the complaint will be acknowledged by the Complaint Handler.

Acknowledgement of a Complaint

The acknowledgement of a complaint will come from the Complaints Handler. The acknowledgement will take place as soon as practically possible but generally no later than five working days of receipt of the complaint by the firm.

This is basically a holding letter which states that a complaint has been received and sets out the firm's understanding of the nature and details of the complaint. It mentions that the complaint will be investigated as soon as possible and details when and how further contact will be made. You may be requested to provide authority for the firm to obtain any information from third parties, such as product providers.

Investigating Complaints

The investigation will be carried out by the Complaint Handler who will undertake a balanced and objective investigation without any pre-conceptions aimed at simply identifying the facts of the case.

The investigation will include a review of the client file, with particular regard to the complaint having been made. This will involve an element of fact finding to compare the information held on file with the queries raised by you.

Customer Contact

The adviser is unable to contact you until the complaint has been resolved or prior approval is obtained from the Complaints Handler. Where contact with you is required in relation to a matter outside of the complaint, an alternative adviser may be provided for a period of time.

The Complaints Handler will endeavour to resolve the complaint as soon as possible. However, as information is sometimes required from third parties, there is no finite length of time for a complaint investigation.

If the case continues, at eight weeks from the initial receipt the Complaints Handler will write to you again to inform you of the current situation. Where possible the Complaints Handler will give an indication of the date by which they expect the case to be resolved. At this time, you will also be provided with a copy of a leaflet informing them of the Financial Ombudsman Service (FOS) and your right to refer the complaint to them if you are unsatisfied with the delay.

Final Response

As soon as the complaint investigation has been completed a formal letter and response will be sent to you; a copy of which will also be sent to our PI insurers.

The final response will confirm whether or not we accept the complaint and explain any reasons for the decision. If it is considered that redress is appropriate, it will be detailed in this response and confirmation of how this was calculated will be shown. At this time, if you haven't already received it, you will also be provided with a copy of a leaflet informing them of the Financial Ombudsman Service (FOS) and their right to refer the complaint to them if you are unsatisfied with the final response.

If you are dissatisfied with the final response, you have the right to refer your complaint to the Financial Ombudsman Service (FOS) within six months of the date of the final response. They can be contacted as follows:

Financial Ombudsman Service Exchange Tower London E14 9SR Website - www.financial-ombudsman.org.uk Email - complaint.info@financial-ombudsman.org.uk Telephone - 0800 023 4567

The complaint is considered closed once the final response letter has been issued or, if compensation is to be paid, once this has been accepted by you and payment has been made.

At this point, our complaints register will be updated to reflect the situation and our Regulator, the Financial Conduct Authority (FCA), will be updated on any complaints twice a year.