

## Complaints Handling Procedures

Seymour Pierce Limited always aims to provide the highest standard of service to its clients but on occasions we may fall short of this goal and a client may express dissatisfaction.

When we receive any letter, fax, email, telephone call or personal communication which expresses dissatisfaction about services which we have provided or failed to provide, we will attempt to resolve the matter promptly and fairly.

## Acknowledgement of Complaints

Whether you complain during a telephone conversation or meeting, or in a letter, email or other communication, we will record your concerns and pass the details to our Compliance department for investigation. You will receive an acknowledgement from the Compliance department within five business days, giving you the name of the person who will handle your complaint.

## Investigation and Resolution

The Compliance department will investigate your complaint and attempt to resolve it as quickly as possible. You may be asked to provide additional information to assist in this process.

Within four weeks of making the complaint you will receive either a final response or a holding response indicating when you may expect a final response from us.

Within eight weeks of making the complaint you will receive either a final response or a letter explaining why we are still not in a position to make a final response and when this can be expected. This will also inform you of your right to use the Financial Ombudsman Service, if applicable. We aim always to resolve complaints within eight weeks, it should only take longer than this if we have to request further information from you or from a third party to establish all the facts.

The final response will set out the facts that have been established during the investigation and the redress to be offered, if any, taking into consideration:

- Fair compensation for actual or potential financial loss;
- Any reasonable costs you have claimed; and
- The interest, at market rate, which may have accrued since the date on which the loss was suffered.

## Your rights

An **eligible complainant** has a right to refer a complaint directly to the Financial Ombudsman Service but only after we have had an opportunity to consider it and/or eight weeks has elapsed since the date of the complaint. An eligible complainant is defined as:

- A private individual;
- A business which has group annual turnover of less than £1 million;
- A charity which has annual income of less than £1 million; or
- A trustee of a trust that has net assets of less than £1 million.