

Complaints Policy

Customer Complaints Procedure
Complaints Manager contact details:

Name: Dawn Maris
Telephone: 01252 702270

Address: 4 The Millennium Centre, Crosby Way, Farnham, Surrey, GU9 7XX
Email: complaints@in-syncgroup.com

Our Procedures

Any complaint verbal or written will be promptly referred to our Complaints Manager upon receipt or to a member of the senior management if the Complaints Manager is unavailable.

We will:

- Acknowledge the complaint in writing promptly
- Give details in our acknowledgement letter of the Financial Ombudsman Service (where applicable)
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and within the timescales detailed within the final response section below.

Adviser or Provider

Clients often express dissatisfaction to their adviser about the product provider. We will need to establish whether or not your complaint relates to the adviser service or the service or performance of the product provider. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints manager will review this matter and take the complaint to the provider if appropriate in consultation with you.

Investigation

The complaints manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly.
- Give complainants clear replies and, where appropriate, fair redress.

Eligible Complainants

It is the firm's policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant;
- Relating to regulated activity;
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Initial Response

This will set out clearly the firm's understanding of the reasons for your complaint, the timelines to provide a resolution to your complaint and summarise into a Statement of Facts.

Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

If your complaint is regarding any payment service or bank account information service we have provided to you (involving your rights under the Payment Services Directive 2), we will send you our final written response within 15 business days. If we can't respond in this time due to exceptional circumstances, we'll contact you to explain the reasons for the delay and provide our final written response within 35 business days.

We must include details of the Financial Ombudsman Service in the final response if dealing with an eligible complainant and a regulated activity, therefore we will:

- Explain that you must refer the matter to the ombudsman within 35 business days of the date of this letter if the complaint relates to any payment service or bank account information service we have provided, or the right to use this service is lost.
- Explain that you may also refer the matter to the ombudsman within 15 business days if you have not received a response from us, if the complaint relates to any payment service or bank account information service we have provided to you.
- Indicate whether or not we consent to waive the relevant time limits.
- If your complaint is regarding any Group product or service, not related to a Bank Account information Service, we have provided to you, we will send you our final response within 8 weeks. If we can't respond in this time, we'll contact you to explain the delay and give you an indication of when to expect our response.

Closing a complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

Contact:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad).

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk