

# Complaints Handling Procedure

Established in 1875, Redmayne Bentley is one of the leading independent private client investment management and stockbroking firms with over 25 offices throughout the UK.

## OUR COMMITMENT TO YOU

At Redmayne Bentley we are dedicated to providing you with the best possible service at all times. Should you feel that any aspect of our business has not fulfilled your expectations, please allow us the opportunity to put things right.

Please note that we are required by the Financial Conduct Authority (FCA) to report to them all complaints made to the firm.

## YOUR DATA

Any personal information that you provide and that we process as part of the investigation into your complaint will be dealt with in accordance with our Privacy Policy, which is available from [www.redmayne.co.uk/privacy](http://www.redmayne.co.uk/privacy) or in hard copy on request.

## MAKING A COMPLAINT

In the first instance, we encourage you to contact your usual office or account executive by telephone, letter, email, *myRB* secure message or by visiting your usual office, as they may be able to resolve your complaint.

If they cannot, your complaint will be referred to our Compliance Department, based in our Leeds Head Office.

You can also complain directly to our Compliance Department:

Please complete the form at [www.redmayne.co.uk/complaints](http://www.redmayne.co.uk/complaints)

By email: [leedscompliance@redmayne.co.uk](mailto:leedscompliance@redmayne.co.uk)

By post: Compliance Department, Redmayne Bentley, 3 Wellington Place, Leeds LS1 4AP

By telephone: 0113 200 6410

We will send you an acknowledgement letter within three working days of receipt of your complaint. This will include the name and contact details of the Compliance Officer who has been assigned to your complaint.

## THE PROCESS

If we have been able to resolve your complaint within three working days, we will send you written confirmation of this. This will not contain the detail of a final response (please see overleaf).

If we are unable to resolve your complaint within three business days, an investigation will be opened and a Compliance Officer assigned. Please note that the FCA allow us eight weeks in which to investigate the matter and issue our final response (please see overleaf).

## THE FINANCIAL OMBUDSMAN SERVICE

Our affiliation to the Financial Ombudsman Service (FOS) ensures that any investigation will be fair and impartial and that every effort will be made to reach a speedy and satisfactory conclusion.

For further information regarding the FOS, there is an explanatory leaflet entitled *Want to take your complaint further?* which can be obtained from any Redmayne Bentley office. For further information, call our Leeds Head Office on 0113 243 6941.

## FCA DEFINITIONS OF AN ELIGIBLE COMPLAINT

Whether you are (or were previously) a client of Redmayne Bentley, a potential client, or if you are acting as a representative/agent for a current or previous client, your complaint must be in accordance with the FCA definitions.

The complaint must allege that there has been, or will be, any of the following:

- Financial loss
- Material distress
- Material inconvenience

## ELIGIBLE COMPLAINANTS

- A consumer
- A micro-enterprise
- A charity with an annual income of less than £6.5m at the time the complainant refers the complaint to the respondent
- A trustee of a trust with a net asset value of less than £5m at the time the complainant refers the complaint to the respondent
- A small business
- A guarantor

## TIMESCALE

Should the investigation still be ongoing after four weeks, we will send you a holding response. This will explain why an outcome is not yet possible and when further contact will be made.

## THE FINAL RESPONSE

We are obliged to inform you of our conclusions, in writing, within eight weeks of receiving your complaint. This is known as a final response, and will include one of the following explanations:

- The Compliance Officer may conclude that the evidence does not support the complaint, and rule that no further action with regard to your complaint is necessary.
- Where the evidence does support your complaint, the Compliance Officer will decide whether some form of redress is appropriate. This will vary depending on the circumstances and merits of each individual case and may not involve financial restitution.
- Where we have accepted responsibility for any act or omission that has contributed to the circumstances of your complaint we will offer fair redress. This will be clearly set out in our final response, and, upon acceptance of any compensation by you, we will act on our offer as quickly as possible.
- Included with our final response will be the FOS leaflet *Want to take your complaint further?* which provides information on how to refer your complaint.

This leaflet is also available from any Redmayne Bentley office or by contacting the Compliance Department on the details on page 1. It is also available from the FOS website at [www.financial-ombudsman.org.uk/consumers/how-to-complain](http://www.financial-ombudsman.org.uk/consumers/how-to-complain)

## THE FINANCIAL OMBUDSMAN SERVICE (FOS)

If you are dissatisfied with our final response, or if we are unable to complete our investigation into your complaint within eight weeks, then you may refer your complaint to the FOS. Please note that this must be done within six months of the date of our final response, otherwise the FOS may not be able to consider your complaint. We reserve the right not to permit the FOS to investigate any complaint referred to them outside the six-month deadline.

Please note, should you be dissatisfied with our final response, you are also entitled to refer your complaint to an alternative dispute resolution entity or take civil action.