

# 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.

## 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.

## MAKING A COMPLAINT

Your complaint can be made by letter, email, telephone or visit. This should be addressed to your account executive, usual office, or to our Leeds Head Office. At any time you can ask for your complaint to be referred to the Compliance Department, based at our Leeds Head Office.

Once your complaint has been received, written confirmation, including contact details of the executive dealing with your request, will be sent to you within three business days.

If the complaint has been remedied within this time frame, written confirmation of this will be sent to you. 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, the FCA allow us eight weeks in which to investigate the matter (please see overleaf).

## THE PROCESS

The details of your complaint will be thoroughly examined by the appropriate person, who will seek guidance or assistance where they have any uncertainty as to the accuracy of the evidence and information with which they are dealing.

In order to show impartiality and fairness to you, when the investigation is thought to be concluded, the appropriate person will pass your complaint to their head of department and/or a Compliance Officer, particularly if they are or have been directly involved. This information will be evaluated and a decision made to either continue the investigation or send you a final response.

## 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
- A trustee of a trust with a net asset value of less than £5m
- A small business

## TIMESCALE

Should the investigation still be ongoing after four weeks, we will inform you in writing, this is known as 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 responsibility has been accepted for any acts or omissions you will be provided with fair compensation. 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.

## 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 your complaint may be referred to the FOS, but must be done so within six months of the date of our final response. We will forward you a copy of the FOS explanatory leaflet, copies of which are available from any of our offices. Please note that 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.