

Complaints handling policy

June 2016

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We value your business and want you to be entirely satisfied with the service you receive from us. If we do not deliver the standard of service you expect, or if we make a mistake, we will investigate the situation and set about putting matters right as quickly and fairly as possible.

We have introduced this policy to provide you with information on how we will act in the event that we receive a complaint. A copy of this policy is given to any client who requests it, and to any complainant with our acknowledgement letter. It describes the procedures that we will undertake, which are in accordance with the requirements of our regulator, the Financial Conduct Authority.

Definitions

Definition of a Complaint

(as stated in the FCA Handbook)

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 or a redress determination, which:

- a. Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- b. Relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products' which comes under the jurisdiction of the ombudsman service.

Definition of consumer

Any natural person who is acting for purposes which are outside his trade, business, craft or profession.

Financial Ombudsman Service

The Financial Ombudsman provides an independent arbitration service to help with complaints and problems involving financial products and services provided in or from the UK. They do not charge the consumer for investigating a problem or complaint. The contact details are as follows :

Contact for Complaints

All complaints should be referred in the first instance:

In writing to: Mrs J A Lane
Compliance Officer
Talbot and Muir
22-26 Clarendon Street
Nottingham
NG1 5HQ

By telephone: 0115 841 5000 (all calls charged at standard rate)

By fax: 0115 841 5027

By email: jacqueline.lane@talbotmuir.co.uk

Formal Complaints Handling Process

All complaints dealt with under our formal complaints process are investigated by the firm's Compliance Officer. If the Compliance Officer is subject to the complaint, another senior person within the Firm will conduct the investigation. The Compliance Officer will formally acknowledge the complaint and include

- The name of the Compliance Officer and contact details
- A statement of the Firm's understanding of the nature of the complaint, and a request for you to confirm in writing if our understanding is incorrect.
- A statement that a **Final Response Letter** will follow once the investigation is complete

The investigation will include a full review of the file, and where necessary, will involve contact with third parties to obtain information/clarification.

Within 8 weeks of receiving the complaint, the Compliance Officer will issue either a **Final Response Letter**, or alternatively a further letter explaining why we are still not yet in a position to fully resolve the complaint, the reasons for the delay and provide a further target date for resolution.

If 8 weeks has passed since your complaint was received, and we have not issued our **Final Response Letter** you can immediately refer the matter to the Financial Ombudsman Service (or the Pensions Ombudsman Service).

Our **Final Response Letter** will be issued by the Compliance Officer providing an assessment of the complaint, the investigation undertaken; the firm's final decision as to whether we have decided to uphold or reject your complaint, and the nature and terms of any settlement. Any compensation offered will be fair and the basis of the calculation will be explained.

Complaints referred to FOS/POS

If you are dissatisfied with the outcome of our investigation you may refer your complaint to the Financial Ombudsman free of charge and we will include a copy of the FOS explanatory leaflet 'Your complaint and the Ombudsman'. Any referral must be within 6 months of the date of our **Final Response Letter**, not withstanding any correspondence that may pass between us, or you may lose your right of referral.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Please note that there are certain limitations on what the Financial Ombudsman Service can look into. The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a prob

You can contact them:

In writing at: The Financial Ombudsman
 Exchange Tower
 London
 E14 9SR

By telephone 0845 080 1800

By email: enquiries@financial-ombudsman.org.uk

The FOS website is: www.financial-ombudsman.org.uk

The POS website is <https://www.pensions-ombudsman.org.uk/contact-us/>

Should any complaint be referred to the Ombudsman, Talbot and Muir will fully co-operate with them to resolve the complaint.

Referring complaints to another firm

In the event that we receive a complaint where we have reasonable grounds to be satisfied that it relates to advice or services provided by another Firm, we will carry out the following within 5 days of receiving the initial complaint:

- Positively identify the other Firm, who we believe are responsible and establish a current address and point of contact
- Write to the Firm, enclosing a copy of the original complaint letter/notification, explaining why we believe they are responsible for dealing with the complaint
- Write to you explaining the action taken, enclose a copy of the letter sent to the other Firm and invite you to contact the new Firm

Closing complaints

The Compliance Officer will consider a complaint closed if:

- The complainant confirms that they are satisfied with the findings of the investigation and any resolution; or
- Where no referral has been made to the Financial Ombudsman within 6 months of the Firm's 'Final Response' Letter

Complaints resolved within 3 business days

The FCA recognises that dealing with a complaint less formally can have a number of advantages for both firms and consumers rather than entering into the more formal process (as outlined above) and the complaint can be handled by the firm's usual point of contact saving time.

If we can resolve your complaint in 3 business days, we will not follow the full formal process as outlined above, but we will write to you with a Summary Resolution Communication which will include

- Reference to the complaint and inform you that we consider the complaint to be resolved
- . make you aware that if they are dissatisfied with the resolution of the complaint, you may be able to refer your complaint to the ombudsman service
- Provide reference details to the ombudsman service's website.

talbotandmuir

Talbot and Muir

22-26 Clarendon Street

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www.talbotmuir.co.uk

Talbot and Muir Limited provides administration to Self Invested Personal Pensions and Small Self Administered Pension Schemes, and is authorised and regulated by the Financial Conduct Authority.

Talbot and Muir is the trading name for Talbot and Muir Limited (company number 02869547), registered in England, registered address 22 Clarendon Street, Nottingham, NG1 5HQ. A list of directors is available upon request.

Complaint Handling – Jun 16