Complaints Policy & Procedure

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Introduction

360Moto Limited recognises that all customers have the right to complain and have put in place appropriate complaint handling procedures to deal with such complaints. This document outlines how we will deal with customer complaints promptly and fairly as set out in the Financial Conduct Authority (FCA) complaints handling rules (DISP) in their handbook. The DISP rules also set out when complaints can be made to the Financial Ombudsman's Service (FOS).

360Moto Limited is committed to the principles within the FCA Handbook, and place particular emphasis on Principle 1, that a firm '***must pay due regard to the interests of its customers and treat them fairly'*** and Principle 12, a firm '***must act to deliver good outcomes for retail clients***'. Ensuring our customers receive good outcomes is at the core of our business model and is an integral part to all our policies and procedures.

This policy will be reviewed annually on its anniversary or on an ad-hoc basis triggered by any regulatory change to DISP guidelines or other relevant matters, including outcomes from root cause analysis or customer outcomes testing.

Definition of "Complaint"

A complaint is:

"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, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience."

Complaints can be made verbally or in writing which includes by telephone, video call, in person, in writing (including by post, SMS, WhatsApp, email and social media).

Where a complaint is received through social media, it will be recorded on the Complaints Register and handled in accordance with this policy. Discussions will be moved to a private communication channel where appropriate to protect customer confidentiality.

Complaints will be categorised as follows:

- Selling or the arranging of finance
- Terms and conditions
- General admin / customer service
- Quality of vehicle (SQ) – (also see SQ Complaints Guide)
- Third party complaint
- Discretionary commission arrangements
- Other*

* The 'other' category should only be used in exceptional circumstances when none of the specific categories are appropriate.

Oliver Cook at 360Moto Limited, will ensure that complaints are correctly categorised on the Complaints Register. Staff are trained at least annually in how to establish and understand whether a customer is making a complaint and are regularly given feedback and hints and tips on complaint handling.

Definition of "Eligible Complaints"

All complaints received will be treated in the same way, whether they meet the definition of an eligible complaint or not. However, it is important to identify whether a compliant is eligible for FCA reporting processes.

The FCA defines an ‘eligible complainant’ as follows:

An eligible complainant must be a person that is:

- a consumer (including a professional person acting outside of their business or profession);
- a micro-enterprise (an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed £2 million);
- a charity which has an annual income of less than £1 million at the time the complainant refers the complaint to the respondent; or
- a trustee of a trust which has a net asset value of less than £1 million at the time the complainant refers the complaint to the respondent.

Consumer Duty and Complaints

360Moto Limited recognises that complaints are an important source of information for identifying customer harm and monitoring customer outcomes.

Complaints will be reviewed alongside other management information including:

- Customer feedback
- Vulnerable customer outcomes
- File review findings
- Quality assurance reviews
- Cancellation rates
- Finance decline trends
- FOS decisions

360Moto Limited will consider whether complaints indicate actual or foreseeable harm and whether customers have received good outcomes in line with Principle 12 of the FCA Principles for Businesses.

Complaint Handling

1. For consistency with our regulated complaint handling standards, we treat the three-business-day period as beginning on the business day after receipt.
2. All complaints will be logged on the Complaint Register on the date of receipt
3. If the complaint can be resolved within **three business days** we will issue a Summary Resolution Letter to the customer.
4. Where a complaint is not resolved within **three business days** we will, within **five business days** of receipt issue an acknowledgement letter and a copy of our Customer Complaint Process
5. We will keep the customer informed of the progress of the investigation into their complaint
6. A final written response will be issued within **eight weeks** of receipt of the complaint (unless the complaint was resolved within three days).
7. Our final response will either:
    a. Uphold the complaint, and where appropriate, offer redress or remedial action and provide reasons for our decision; or
    b. Partially uphold the complaint and, where appropriate, offer redress or remedial action
    c. Reject the complaint and give reasons for doing so
8. If we are not able to issue our final response within **eight weeks**, we will contact the complainant to explain why and where applicable, details of the customer’s right to refer the complaint to the Financial Ombudsman Service.

    See Appendices for copies of the letters issued to customers at the various stages.

Vulnerable Customer

Where 360Moto Limited becomes aware that a complainant may be vulnerable, additional support will be provided where appropriate.

This may include:

- Providing information in alternative formats
- Allowing additional time for responses
- Communicating using the customer's preferred method
- Authorising Communication through a trusted third party where requested
- Referring to the firm's Vulnerable Customer Policy

360Moto Limited will seek to ensure that vulnerable customers receive outcomes equivalent to those of other customers.

Independence of Complaints Investigation

Where possible, complaints will be investigated by an individual who was not directly involved in the matter giving rise to the complaint.

Where this is not possible due to the size of the firm, the complaint outcome will be reviewed by a Director prior to a final response being issued.

Complaint Handling Process (Non-Regulated Complaints)

1. All complaints will be logged on the Complaints Register on the date of receipt.
2. If the complaint can be resolved within **three business days**, we will issue a written summary resolution letter to the Customer confirming the outcome.
3. Where a complaint is not resolved within **three business days**, we will, within **five business days** of receipt, issue an acknowledgement letter and a copy of our Customer Complaints Handling Process.
4. We will keep the Customer informed of the progress of our investigation and provide updates at least every two weeks if the investigation is ongoing.
5. We aim to issue our final response within eight weeks.Our final response will: a. Let the Customer know the outcome of the investigation; b. Advise of any actions we intend to take to rectify the problem, if appropriate; c. Clearly explain our reasons if we do not uphold the complaint.
6. If your complaint is not eligible for referral to the Financial Ombudsman Service (for example, if the complaint is time-barred), we will advise you promptly.
7. If part or all of the complaint needs to be referred to a third party, we will do so within five working days, obtain your consent, and provide you with the third party's contact details.
8. If you remain dissatisfied after receiving our final response, you may request a further review by our Director.
9. All complaints are handled in the strictest confidence and in accordance with data protection regulations.
10. If you require this process in an alternative format or need assistance in making your complaint, please let us know.

Financial Ombudsman Service (FOS)

Set up by Parliament, the FOS is the UK's official expert in resolving problems with financial services. If a business and a customer cannot resolve a complaint themselves, the FOS can give an unbiased answer about what has happened. If they decide someone has been treated unfairly, the FOS has legal powers to put things right.

http://www.financial-ombudsman.org.uk

The customers' right to have disputes referred to the FOS should be included in any Terms of Service, including contact information.

We take FOS referrals seriously and will comply and cooperate with the FOS entirely by ensuring all information requests required from us as a business are provided in a timely fashion, we will also work with the lender and dealer where necessary.

When a complaint is referred to FOS for any reason, it will highlight a requirement for internal investigation, whether the referral has been upheld or rejected by FOS. Both outcomes will result in our complaints handling process being reviewed and discussed internally by the Directors of the business to ensure that we are following a process that is not only regulatory sound, but also meets customers' expectations. Whilst investigating we will consider all guidance provided by the FCA and the FOS and will focus on any mistakes that were made throughout the process and what lessons we can learn from the outcome of the complaint, internal follow up investigations and guidance provided by any regulators we deal with. Internal discussions will also take place with any individuals that have dealt with the complainant and appropriate training will be provided as part of their learning and development plan. Ultimately, we will ensure focus is on making improvements to the complaint handling process. What is key from any outcome that the FOS provide is that we can always make improvements and enhancements to our processes and learn from any errors that have been conducted to ensure that the customer always receives a good outcome.

As an example of our learnings, where we have had FOS referrals or complaints that have aspects of the customer not understanding the product that they have entered into, we may need to introduce further methods of communication such as enhanced videos or documents relating to the products that we offer and how they work. This would be a lesson that we could learn from such complaints.

There are instances where the FOS will not consider a complaint, these are when the complaint is:

- More than 6 months after the date we issued the final response, redress, or summary resolution letter*
- More than
    - 6 years after the event complained of, or (if later)
    - 3 years from the date on which the complainant became aware (or ought to reasonably have become aware) that they had cause for complaint

Complaints relating to Discretionary Commission Arrangements (DCA) and non-Discretionary Commission Arrangements (non-DCA)

The FCA has introduced a compensation scheme for certain motor finance customers who were not provided with important information about commission arrangements associated with their motor finance agreements. The operation of the scheme is currently subject to legal challenge.

We will handle complaints relating to motor finance commission arrangements in accordance with the FCA's applicable rules, guidance and any requirements arising from the compensation scheme.

We will:

- acknowledge complaints promptly;
- investigate complaints fairly and thoroughly;
- keep complainants informed of progress where appropriate; and
- provide responses in line with the applicable FCA requirements.

Motor leasing complaints are not covered by the motor finance compensation scheme and will be handled in accordance with the standard FCA DISP complaint-handling requirements.

Record Keeping, Analysis, Reporting and Management Controls

Record Keeping

Oliver Cook will be responsible for maintenance of the Complaints Register and monitoring the progress made with each complaint up to resolution. The Complaints Register will include details of all open complaints reported, when they were received, what the client classification is, where the relevant files are held and details of all other material developments until each complaint is resolved. The Complaints Register will also retain the records of each complaint for six years.

*Note the change of rules for DCA and non-DCA complaints as per the 'Guide to DCA and non-DCA complaints'

Analysis

Oliver Cook will periodically review the Complaints Register to establish whether there are any trends or common reasons leading to customer complaints for example, systemic failings in sales or operational processes. They will also consider customer feedback and issues that staff have raised, and where system or operational failures are found these will be raised with management and an action plan will be developed and implemented to address the issue/s. During the investigation Oliver Cook will consider whether it is appropriate to contact customers that have not made a complaint and ensure that appropriate measures are taken resolve any detriment to the customers that have been affected by the issue.

Data that will be collected in order to monitor the outcomes that customers are receiving is:

- Complaint volumes by category
- Root causes
- % upheld complaints
- % complaints referred to FOS
- % FOS complaints upheld by FOS
- Redress month on month

Following the implementation of an action plan, Oliver Cook will continue to monitor complaints to determine if the action taken has been effective.

Reporting to the Financial Conduct Authority (FCA)

Oliver Cook will include relevant complaints in a mandatory report to the FCA.

Complaints Governance

Complaints data, trends, root causes and customer outcomes will be reviewed by Oliver Cook at least annually and more frequently where complaint volumes or emerging risks indicate this is necessary.

Oliver Cook will assess whether complaints indicate:

- Foreseeable harm
- Deficiencies in product or services
- Poor customer understanding
- Inadequate customer support
- Issues affecting vulnerable customers
- Consumer Duty risks

Action arising will be documented and tracked through to completion.

Management Controls

360Moto Limited has appropriate management controls in place, and reasonable steps are taken to ensure we can identify and remedy any recurring or systemic problems.
Recurring or systemic problems are identified / remedied by:

- Analysing the root causes of common types of complaints.
- Root cause analysis will be carried out across the entire population of customers, but also broken down into other segments (by customer e.g. vulnerable customers; and by product type)
- Root cause analysis will involve looking at the complaint in full, including the investigation, any calls, documentation, computer records, interviews with anyone involved, feedback that relates to the same issue, quality monitoring records, MI from the lender or broker such as arrears or early settlements, and online reviews.
- Considering whether such root causes may influence other processes or products, which were not directly involved in the complaints.
- Correcting, where reasonable to do so, such root causes.

Root cause analysis findings will be documented and reviewed by Oliver Cook

Where customer harm is identified, Oliver Cook will determine:

- Whether redress is required
- Whether historical customer files should be reviewed
- Whether effected customers should be proactively contacted
- Whether regulatory notifications are necessary
- Whether changes to polices, controls or training are required

Where we identify that a customer has not been sold a product that meets their needs, characteristics or objectives; the product does not provide fair value; the customer has not been equipped with the right information to make an informed decision; or they did not receive appropriate support, we will conduct a full investigation and ensure that appropriate action is taken, acting in good faith to rectify the situation. This may include:

- Investigate the extent of the issue, what policies are affected, how many customers have been affected, and whether they have been caused harm
- Action plan development to remedy any harm caused to customers
- Document whether other customer who have not complained should be contacted and whether redress will be offered
- Review policies and procedures and make the necessary improvements to avoid repeated issues of the same nature
- Provide further training to individuals where needed
- Add issue to the risk register with enhanced controls
- Check that the compliance monitoring plan has an appropriate review that would identify should there be further failings
- Notify other firms in the distribution chain
- Notify the FCA

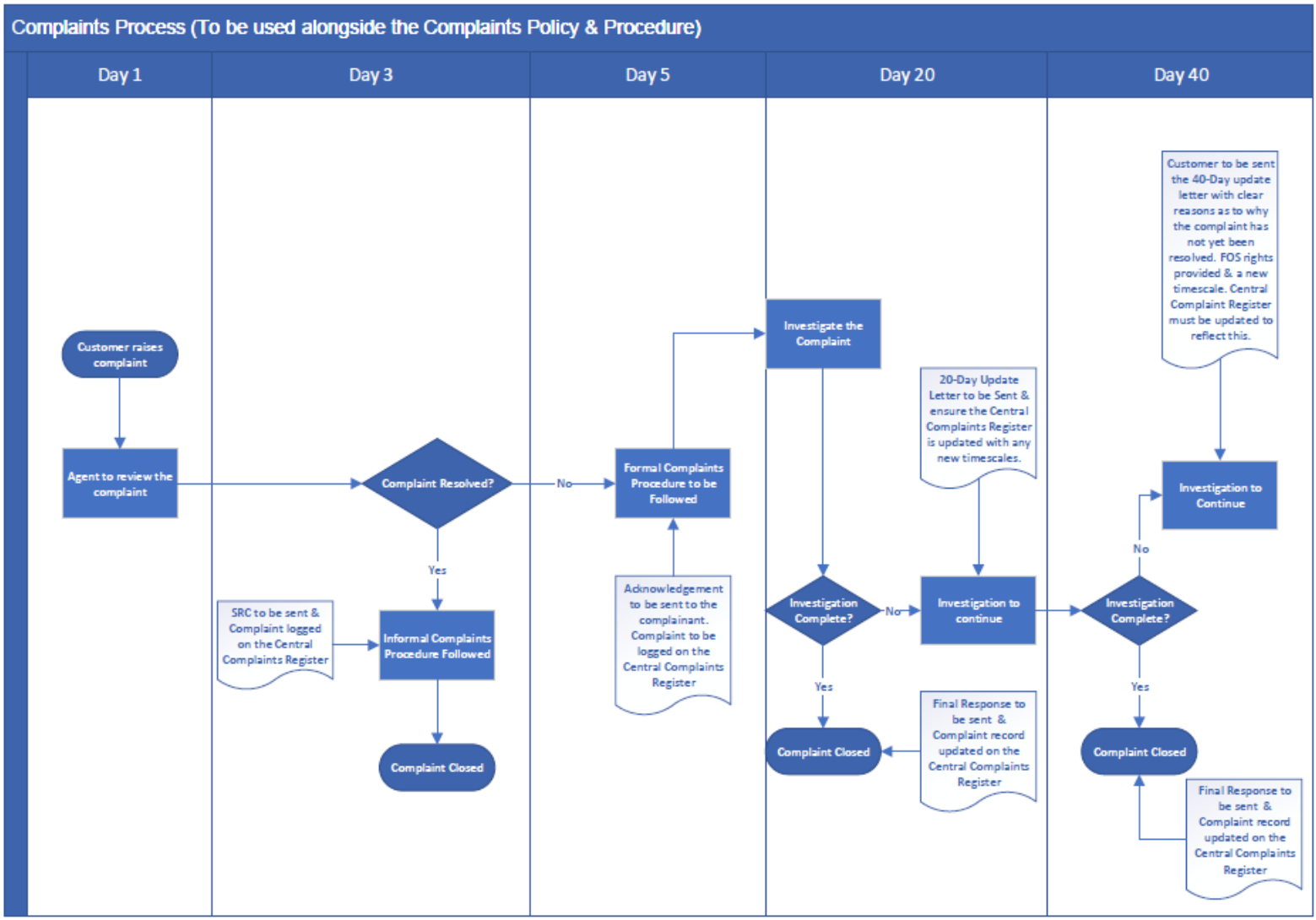
Handling of 3rd Party Complaints

Where another FCA regulated firm is entirely or partly responsible for the complaint then the complaint, or relevant part of it, may be referred on to them. In such cases the following action will be taken:

- Inform the complainant promptly and in writing that the complaint will be referred, either entirely or in part, to another firm, and obtain the written consent of the complainant to do so;
- If the complainant consents to the referral of the complaint, the complaint will be referred to the other firm promptly and in writing;
- Inform the complainant promptly and in writing that the complaint has been referred and include adequate contact details of any individual at the other firm responsible for handling the complaint; and

- Continue to deal with any part of the complaint not referred to the other firm, in accordance with the normal procedures. To the extent that the referral of any complaint as envisaged above entails the transfer of personal information; this will only be done in accordance with our registration under the Data Protection Act 2018.

APPENDIX 1: Complaints Notification Process



APPENDIX 2: Document Suite

*Templates to be edited (where **) and sent to the complainant at the necessary time.*

Summary Resolution Communication (SRC)
Dear *Customer* **Oral Complaint:** Thank you for taking the time to discuss your complaint with me on *date*. **Written Complaint:** Thank you for your correspondence dated *Date* *Summary of the complaint & any remedial action/redress completed* While we consider this matter to be resolved, in the unlikely event that you remain dissatisfied I am obliged to inform you that you now have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge – but you must do so within six months of the date of this communication. If you do not refer your complaint in time, the FOS will not have permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the FOS believes that the delay was as a result of exceptional circumstances). Further details regarding the FOS can be obtained from their website at www.financialombudsman.org.uk. Alternatively, the FOS may be contacted at: The Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4 567

Formal Complaint Acknowledgement
Dear ***Customer Name*** Thank you for notifying us of your complaint. I would like to apologise that you have had cause to complain. ***If the complaint is to be investigated*** Your complaint will require further investigation and therefore it has been passed to ***Complaint Handler Name***. You can contact them via email ***Email Address***   ***If the complaint is not to be investigated*** However, we do not believe your complaint requires any further investigation due to *provide reasons for giving this decision* ***COPY & PASTE APPENDIX 4***

20-Day Update

Dear ***Customer Name***

Thank you for your patience whilst we are investigating your complaint.

As per our correspondence dated ***last correspondence date*,** we agreed that we aimed to resolve your complaint within 20 working days.

Unfortunately, due ***provide reason for delay***, we are still investigating aspects of your complaint. You can expect a response by ***if a date is known – provide date* *if not known, provide 40 working day date***

40-Day Update - if not yet fully investigated

Dear ***Customer Name***

Thank you for your patience whilst we are investigating your complaint.

As per our correspondence dated ***last correspondence date*,** we agreed that we aimed to resolve your complaint by ***provide date stated in last correspondence***

Unfortunately, due ***provide reason for delay***, we are still investigating aspects of your complaint. We do not anticipate this to be much longer and are hopeful that we can provide you with a full response by ** **provide date****

If you are dissatisfied at the time taken to resolve your complaint, I am obliged to inform you that you now have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge – but you must do so within six months of the date of this communication.

If you do not refer your complaint in time, the FOS will not have permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the FOS believes that the delay was as a result of exceptional circumstances). Further details regarding the FOS can be obtained from their website at www.financialombudsman.org.uk. Alternatively, the FOS may be contacted at: The Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4 567

Final Response

Dear ***Customer Name***

Thank you for your patience whilst we are investigating your complaint.

Provide full explanation on investigation
Acceptance – Any remedial action on redress?
Rejection – Reasons why
Combination of both – Rejected with redress for example

Add these FOS rights for complaints that are not time-barred
While we consider this matter to be resolved, in the unlikely event that you remain dissatisfied I am obliged to inform you that **you now have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge** – but you must do so within six months of the date of this communication.

If you do not refer your complaint in time, the FOS will not have permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the FOS believes that the delay was as a result of exceptional circumstances). Further details regarding the FOS can be obtained from their website at www.financialombudsman.org.uk. Alternatively, the FOS may be contacted at: The Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4 567

Add these FOS rights for complaints rejected due to the 6/3-year time-barring rules
You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.
The Ombudsman might not be able to consider your complaint if:

• what you are complaining about happened more than **six years** ago, **and**
• you are complaining more than **three years** after you realised (or should have realised) that there was a problem.
We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (see below).

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of this letter.
If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances.

**** ENSURE YOU INCLUDE FOS DOCUMENTATION****

APPENDIX 3: Non - Regulated Complaints Document Suite

*Templates to be edited (where **) and sent to the complainant at the necessary time.*

Summary Resolution Communication (SRC)

Dear [Customer],

Oral Complaint:
Thank you for taking the time to discuss your complaint with me on [date].

Written Complaint:
Thank you for your correspondence dated [date].

[Summary of the complaint & any remedial action/redress completed.]

We consider this matter resolved. However, if you remain dissatisfied, please let us know as soon as possible so we can review your concerns further or escalate your complaint to a senior member of our team

Formal Complaint Acknowledgement

Dear [Customer Name],

Thank you for notifying us of your complaint.

I would like to apologise that you have had cause to complain.

If the complaint is to be investigated:
Your complaint will require further investigation and has been passed to [Complaint Handler Name]. You can contact them via email at [Email Address].

If the complaint is not to be investigated:
However, we do not believe your complaint requires any further investigation due to [provide reasons for this decision].

[Attach or include a copy of our Customer Complaints Handling Process.]

COPY & PASTE APPENDIX 5

20-Day Update

Dear [Customer Name],

Thank you for your patience while we are investigating your complaint.

As per our correspondence dated [last correspondence date], we aimed to resolve your complaint within 20 working days.

Unfortunately, due to [provide reason for delay], we are still investigating aspects of your complaint. You can expect a response by [if a date is known – provide date; if not known, provide 40 working day date].

40-Day Update - if not yet fully investigated

Dear [Customer Name],

Thank you for your continued patience while we are investigating your complaint.

As per our correspondence dated [last correspondence date], we aimed to resolve your complaint by [date stated in last correspondence].

Unfortunately, due to [provide reason for delay], we are still investigating aspects of your complaint. We do not anticipate this to be much longer and are hopeful that we can provide you with a full response by [provide date].

If you are dissatisfied with the time taken to resolve your complaint, please let us know so we can review your concerns further or escalate your complaint to a senior member of our team.

Final Response

Dear [Customer Name],

Thank you for your patience while we have been investigating your complaint.

[Provide full explanation of the investigation.]
[Acceptance – Any remedial action or redress?]
[Rejection – Reasons why.]
[Combination of both – Rejected with redress, for example.]

If you remain dissatisfied with our response, you may request a further review by our Director. Please let us know if you would like your complaint to be escalated.

APPENDIX 4 – Customer Copy Complaints Handling Process

This is to be provided to the customer when acknowledging a formal complaint.

HOW WE HANDLE YOUR COMPLAINT

360Moto Limited are committed to providing high quality services to all our customers. However, we appreciate we may not always get it right. If a problem occurs, we strive to address complaints promptly and effectively.

CONTACT US

The best way to contact us is to call or email us and we will try to resolve your complaint within 3 working days:

- By telephone **07377 843579**
- By email to info@360moto.co.uk
- By post to 360Moto Limited and Ridings Farm, Hayeswood Road, Timsbury, Bath, Somerset, BA2 0HH

WHEN AND HOW YOU WILL HEAR FROM US

If we can resolve your complaint within 3 working days, we will send you written confirmation of this in the form of a summary resolution letter. Where we cannot resolve your complaint within three working days, we will send you a written acknowledgement so that you know we are investigation your concerns.

We will then undertake a full investigation to enable us to make an informed assessment of your complaint. We will keep you updated on our progress and contact you if we need to provide further information regarding the issues you have raised.

We will send you a final response within 8 weeks (unless your complaint relates to discretionary commission arrangements or non-discretionary commission arrangements, see below), although we aim to get your complaint resolved well before this time. The final response will:

- Let you know the outcome of the investigation
- If appropriate, advise you of what we intend to do to rectify the problem
- If we disagree with your complaint, clearly explain why

If we decide that you are not an eligible complainant, we will advise you of this promptly. This may be because your complaint is time barred which means the event happened more than 6 years ago, or it is more than 3 years since you should reasonably have been aware you had cause for complaint. There may be times where we need to refer part of all a complaint to a third party. Where this happens, we will aim to do so within 5 working days, obtaining your consent to do so, and providing contact details of the third party.

Complaints relating to Discretionary Commission Arrangements (DCA) and non-Discretionary Commission Arrangements (non-DCA)

On 11 January 2024, the FCA introduced temporary changes to the complaint-handling rules for motor finance complaints relating to discretionary commission arrangements (DCAs). On 19 December 2024, the FCA confirmed that the temporary complaint-handling arrangements would also apply to certain complaints involving non-discretionary commission arrangements.

Under these temporary rules, the usual requirement to provide a final response within eight weeks does not currently apply to affected motor finance complaints.
The FCA has confirmed that these temporary arrangements will remain in place until further changes are announced.

Where these temporary rules apply, we will:

- acknowledge your complaint promptly; and
- explain that the handling of your complaint is subject to the FCA's temporary complaint-handling arrangements.

Motor leasing complaints are excluded from the extension and are being handled in line with standard DISP timescales.

REFERRING YOUR COMPLAINT

After our investigation, if you are still unhappy with our response to your complaint, you can choose to refer it to the Financial Ombudsman Service (FOS). They provide a free, independent service to help resolve complaints:

www.financial-ombudsman.org.uk

0800 032 8000

Complaint.info@financial-ombudsman.org.uk

Financial Ombudsman Service, Exchange Tower, London E14 9SR

If you decide to refer your complaint after we have issued our final response, you should do so within 6 months of the date on our final response letter. For DCA and non-DCA complaints you now have until 29th July 2026 if you receive a final response on or before 29th April 2025; or within 15 months of receiving a final response on or after 30th April 2025. Details of how to raise your concerns with the FOS will be included in our final response. Please note that for DCA and non-DCA complaints the six month time limit in the FOS leaflet does not apply.

Please refer to www.fca.org.uk/car-finance-complaints for an explanation of the FCA's reasons for the temporary changes in relation to discretionary commission arrangements.

All records will be kept for a period of six years.

APPENDIX 5 – Non Regulated Customer Copy Complaints Handling Process

This information is provided to you when we acknowledge a formal complaint.

HOW WE HANDLE YOUR COMPLAINT

360Moto Limited are committed to providing high quality services to all our customers. However, we appreciate we may not always get it right. If a problem occurs, we strive to address complaints promptly and effectively.

CONTACT US

The best way to contact us is to call or email us and we will try to resolve your complaint within 3 working days:

- By telephone **07377 843579**
- By email to info@360moto.co.uk
- By post to 360Moto Limited and Ridings Farm, Hayeswood Road, Timsbury, Bath, Somerset, BA2 0HH

If you require this information in an alternative format or need assistance in making your complaint, please let us know and we will do our best to accommodate your needs.

WHEN AND HOW YOU WILL HEAR FROM US

If we can resolve your complaint within 3 working days, we will send you written confirmation in the form of a summary resolution letter.

If we cannot resolve your complaint within 3 working days, we will send you a written acknowledgement so you know we are investigating your concerns.

We will then undertake a full investigation to enable us to make an informed assessment of your complaint. We will keep you updated on our progress and contact you if we need further information regarding the issues you have raised. If the investigation is ongoing, we will provide regular updates (at least every two weeks).

OUR FINAL RESPONSE

We will send you a final response within 8 weeks (unless your complaint relates to discretionary commission arrangements, see below), although we aim to resolve your complaint well before this time. The final response will:

Let you know the outcome of the investigation
If appropriate, advise you of what we intend to do to rectify the problem
If we disagree with your complaint, clearly explain why
If we decide that you are not an eligible complainant, we will advise you of this promptly. This may be because your complaint is time-barred (the event happened more than 6 years ago, or it is more than 3 years since you should reasonably have been aware you had cause for complaint).

There may be times where we need to refer part or all of a complaint to a third party. Where this happens, we will aim to do so within 5 working days, obtain your consent, and provide you with the contact details of the third party.

ESCALATION

If you remain dissatisfied after receiving our final response, you may request a further review by our Director. Please let us know if you would like your complaint to be escalated.

CONFIDENTIALITY

All complaints are handled in the strictest confidence and in accordance with data protection regulations. Records of your complaint and our correspondence will be kept securely.
If you have any questions about this process, please contact us using the details above.

Version Control:

Version	Revision Date	Section Revised	Reason	Description
1.0	20/03/2026			First Draft
1.1	13/05/2026	References to DCA Guide & DCA information updated	DCA Guide removed and new guidance on DCA from the FCA	All references to DCA guide removed and updated DCA information in the Complaints Handling Process'
1.2	06/07/2026	Non Regulated Complaints section, Document Suite,and Handling Process	Inclusion of Non regulated complaints to policy	Added Non Regulated Complaints section, Document Suite,and Handling Process
1.3	02/10/2026	Added new section - - Consumer Duty and Complaints Vulnerable Customers Independence of Complaint investigation Social media complaints Complaints Governance	Added to strengthen the policy to ensure the policy is aligned with current FCA expectations	Added new section - -Consumer Duty and Complaints Vulnerable Customers Independence of Complaint investigation Social media complaints Complaints Governance