

## Complaints handling procedures

**These service standards do not apply where we have been able to resolve your complaint by close of business on the business day following its receipt.**

We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our complaint handling procedures).

If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint we will include our findings in our acknowledgment letter.

A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress **OR**
- Offers redress without accepting the complaint **OR**
- Rejects your complaint and gives reasons for doing so

Where your complaint concerns a regulated matter our final response letter will inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Legal Ombudsman Service (LOS).

You can contact the LOS by telephone on 0300 555 0333 and further information is available at <http://www.legalombudsman.org.uk/cmcc/>

If we are not in a position to investigate and respond within five days we will first send you the acknowledgement letter referred to above and then, within four weeks of receiving your complaint, send you either:

- A final response **OR**
- An interim response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (which must be within eight weeks of receipt of your complaint)

If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response **OR**
- A response which:
  - Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
  - Informs you that you may refer your complaint to the LOS if you are dissatisfied with the delay and encloses a copy of the LOS explanatory leaflet

You may accept our response in writing at any time during this process, even if we have not yet issued a final response.

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to refer to the LOS.

If the matter to which your complaint relates is the responsibility of another firm, we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advising you of this.