

## **Complaints Procedure**

Our aim is to provide all our clients with the highest quality service at all times. However, we appreciate that sometimes things can go wrong and there could be an occasion when you do not feel satisfied with the service you have received from us.

If you consider that you have cause to complain, the following information will advise you:

- How to make a complaint
- The procedures we are committed to follow in ensuring your complaint is dealt with promptly, fairly & effectively
- What options are open to you if you are not satisfied with our response

### **How to make a complaint**

If you wish to complain, you may advise any member of our staff or contact us by:

- Writing to David Pollard, Hencilla Canworth GI Limited, One Creechurch, London EC3A 5AF, United Kingdom
- Telephoning +44 (0)20 8686 5050
- E- mailing [david.pollard@hencilla.co.uk](mailto:david.pollard@hencilla.co.uk)

### **Our complaints handling procedure**

1. We aim to resolve your concerns, whenever possible, by close of business on the third working day. If this is not possible, we will promptly acknowledge your complaint in writing no later than five working days after receipt.

2. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly refer your complaint in writing to the firm. In these circumstances we will provide you with the full contact details for the firm and, if the other firm is solely responsible, our final response.

3. Where applicable, we will carefully consider, as part of our review of the complaint whether we have acted to deliver good customer outcomes in accordance with the FCA's Consumer Duty requirements. Where we find that we have not met regulatory expectations, we will act to put things right.

4. We will endeavour to resolve your complaint at the earliest possible stage. We will thoroughly investigate the matter and will usually send our final response to you in writing no later than eight weeks after receipt of your complaint.

5. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. Where investigations are ongoing, we will issue a letter to you four weeks following the receipt of the complaint, explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check the status of our investigation.

6. If, after eight weeks, you are still waiting for us to respond, we will write to you explaining why we have been unable to conclude your complaint and the options available to you.

7. If you are either a private individual, a micro-enterprise involved in economic activity (that employs fewer than 10 persons and has an annual turnover or balance sheet that does not exceed €2 million) or a small business involved in economic activity (that has an annual turnover of less than £6.5 million, and either employs fewer than 50 persons or has a balance sheet total of less than £5 million), you may refer your complaint to the Financial Ombudsman Service (FOS), provided we have had an adequate opportunity to resolve your complaint first. We will advise you of the time limits for making a referral to the FOS with our final response. The FOS can be contacted by:

- Accessing the website <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>
- Telephoning 0300 123 9123 or 0800 023 4567