

BSB

BARRATT
SMITH
BROWN

Complaints Policy

1 The Company has very high standards which we are determined to maintain. Any complaint will be fully investigated free of charge. At the conclusion of any internal complaints handling procedure, you also have the right to complain to the Financial Services Ombudsman, full details of this, their address and our complaints procedure is set out below.

2 How do I make a complaint?

2.1 You can contact us in writing by letter, email or by speaking with our Complaints Department. Our complaints team can be contacted by letter at Complaints, Suite E, Best House, Enderby Road, Leicester, Leicestershire, England, LE8 6EP or email at complaints@thebsbco.com

2.2 To help us to understand your complaint, and in order that we do not miss anything, please tell us:

2.2.1 your full name and contact details

2.2.2 what you think we have got wrong

2.2.3 what you hope to achieve as a result of your complaint, and

2.2.4 your file reference number (if you have it)

2.3 If you require any help in making your complaint, we will try to help you.

3 How will you deal with my complaint?

3.1 We will record your complaint.

3.2 We will write to you within three working days acknowledging your complaint, if possible after investigating the complaint in accordance with clause 3.5, providing you with a Summary Resolution communication and enclosing a copy of this policy.

3.3 A Summary resolution communication will summarise your complaint and why we think the complaint is now resolved. We will provide you with details of the Financial Services Ombudsman (see section 4) and time limits for contacting them if you disagree with the outcome of the complaint.

3.4 If we cannot provide a Summary Resolution communication in 3 days:

3.5 We will investigate your complaint. This will usually involve:

3.5.1 reviewing your complaint

3.5.2 reviewing your file(s) and other relevant documents, and

3.5.3 speaking with the person who dealt with your matter

3.6 We may also need to ask you for further information or documents. If so, we will ask you to provide the information within a specific period.

3.7 We will update you on the progress of your complaint at appropriate times.

3.8 We may also, if appropriate, invite you to a meeting to discuss your complaint. You do not have to attend if you do not wish to or if you are unable to. We will be happy to discuss the matter with you on the telephone.

3.9 We will write to you at the end of our investigation to tell you what we have done and what we propose to do to resolve your complaint. Where possible, we will aim to do this within 21 days of the date of our letter of acknowledgement. We must resolve your complaint in 8 weeks and send you a 'final response' letter.

- 3.10 A final response letter will summarise your complaint and why we think the complaint is now resolved. We will provide you with details of the Financial Services Ombudsman (see section 4) and time limits for contacting them if you disagree with the outcome of the complaint.
- 3.11 If we fail to respond to your complaint within the 8-week time frame we will write to you informing you the reason of the delay and when we will send you a response. Enclosed within this letter will include details of the Financial Services Ombudsman and your right to complain to the Ombudsman and timeframes to do so.

4 What if I am not satisfied with the outcome?

- 4.1 If you are unhappy with the outcome of our complaints handling procedure, please first let us know and we will review the matter.
- 4.2 If you remain unhappy with our final response, you can ask the Financial Services Ombudsman to investigate your complaint. You have the right to complain to the Financial Services Ombudsman, an independent complaints body that deals with financial service complaints. You can contact the Financial Services Ombudsman:
- 4.2.1 by post at Exchange Tower, Harbour Exchange, London, E14 9SR
 - 4.2.2 by telephone: 0800 023 4567, or
 - 4.2.3 by text 07860 027586
 - 4.2.4 by email: complaint.info@financial-ombudsman.org.uk
 - 4.2.5 or online at: <https://help.financial-ombudsman.org.uk/cmcc>
- 4.3 You have the right to refer your complaint to the Financial Services Ombudsman Service free of charge. You must do so within six months of the date of our final decision.
- 4.5 If we have not issued a final decision, you may bring a complaint to the Ombudsman up to six years from the date of the event complained or, if later, three years from when you realised (or should have realised) that there was a problem.
- 4.6 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.
- 4.7 We also enclose a copy of the Financial Services Ombudsman leaflet, "Want to take your complaint further?"
- 4.8 We will not charge you for handling your complaint.