

1 COMPLAINTS PROCEDURE

We are committed to providing products and services of the highest standards. That's why we really value your feedback. Letting us know when you are not happy with our service gives us the opportunity to put matters right for you and improve our services for everybody.

We will always do our best to respond as quickly as possible. In each case, we will listen to you and put matters right if we can.

1.1 Our complaints process:

Please follow our complaints procedure to help us resolve your complaint as quickly as possible.

1.2 Giving us details of your complaint

If you want to complain, please provide the following details:

- Your name and address
- Your reference number
- Your daytime phone number
- A clear description of your complaint or concerns
- Details of how you would like us to rectify the situation

1.3 What we will do

We will do our best to sort out your complaint immediately. Sometimes it may take longer to fully investigate. If this happens we will do the following.

- Your complaint will be acknowledged in writing within 5 working days of receipt.
- Keep you updated with our progress.
- We aim to resolve complaints within 4 weeks. If we are not able to do so, we will always write to you explaining what is happening and when we expect to sort out your complaint.
- Once an assessment and full investigation of your concerns have been made, we will send you a final response letter within eight weeks.

1.4 How to contact us

Post: Curtis Faraday, 1st Floor, 7 Park Street, Manchester, M3 1EU.

Email: enquiries@curtisfaraday.co.uk

Telephone: 0161 835 2275

If you e-mail us, we usually reply to you by e-mail. However, if we need to refer to confidential information or enclose copies of important documents, we may contact you by post instead.

1.5 What to do if you are dissatisfied with our response

If you still remain dissatisfied with our final response or eight weeks have passed since you first let us know about your concerns, you can ask Financial Ombudsman Service to review your complaint. The Financial Ombudsman Service provides a free independent service for customers to solve disputes with financial firms.

The Financial Ombudsman Service will only deal with your complaint if you have given us the opportunity to put matters right, so please contact us first and we will do all we can to help you.

1.6 How to contact the Financial Ombudsman Service

Post: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Phone: 0845 080 1800

Website: www.financial-ombudsman.org.uk.