

Laithwaite Financial Services Ltd – Complaints Policy

We take care to maintain high standards of service, but we are aware that from time to time you may feel we have not done all we could to meet your expectations.

We take any expression of dissatisfaction very seriously and will look to put things right as soon as we can. Upon receipt of a complaint we will look to resolve your concerns within three business days and confirm this to you in writing. If we can't do this, we will write to you, normally within five business days to acknowledge your complaint and to let you know when we expect to be able to issue a full response.

When acknowledging your complaint, especially in the case of an oral complaint, we will set out the nature of the complaint and may request further clarification if necessary. You will be provided with the name of the person investigating your complaint, who will, where possible, be independent from the issues raised.

The investigation in to your complaint will be conducted in a way which is fair, consistent and concluded promptly. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required. We will keep you informed of the progress of the complaint investigation.

After eight weeks, if a final response letter has not already been sent to you, you will receive;

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service (FOS) within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.

OR

- A response that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response;

AND

- Informing you that you may refer your case to the FOS if you are dissatisfied with the delay. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will, however, pursue information on a regular basis and keep you informed.

In the event that we receive **a complaint that is not about us**, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you, the client, directly.
- We will enclose a copy of the original complaint letter.
- We will write to you, the client, giving contact details of the firm, and invite you to get in touch with them. We will also enclose a copy of the letter we send to the firm.

- We will copy the new firm in on this letter as well.

The Financial Ombudsman

If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services business and their clients and is a free service for clients.

Full details are available at <https://www.financial-ombudsman.org.uk> .

Please direct any queries to Andrew Laithwaite or Beth Wright.

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