

Complaints Procedure operated by Ambrose Financial Services

Scope

This procedure is operated by the firm in relation to its insurance and investment business services provided under the Consumer Protection Code.

Our objectives:

- To respond to complaints in a courteous, timely and fair manner.
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where our customer feels we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services Ombudsman or Pensions Ombudsman.

Procedure:

1. The firm will establish and maintain a complaints file and all complaint records will be kept for at least six years.
2. Where the firm receives an oral complaint, we will offer the consumer the opportunity to have the complaint treated as a written complaint. The firm will investigate the complaint on the basis of our understanding of the issue.
3. Complaints that are resolved when they are received (verbal) will also be recorded.
4. A confirmation letter must issue to the client each time any concern or issue has been resolved.
5. The firm will acknowledge in writing each complaint within 5 business days of receipt. This acknowledgement will contain a copy of these procedures and notification that the complainant can refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman if he/she is not happy with the outcome of the firms investigation, or if the matter has not been resolved within 40 business days, the anticipated timeframe within which the firm hopes to resolve the complaint. Contact details of the Financial Services Ombudsman and the Pensions Ombudsman will also be provided.
6. Due to the nature of some complaints, it may take longer than anticipated to complete the investigation. If this does happen, we will contact you and let you know how the investigation is progressing.

7. We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 business days starting from the date on which the complaint is received.
8. Within 5 business days of the conclusion of our investigation of the complaint, the firm shall send a written report of the outcome of this investigation. This report shall include an explanation of the terms that the firm is prepared to make in settlement of the complaint where appropriate. We will also inform the complainant of the right to refer the complaint to the Financial Services Ombudsman or Pensions Ombudsman and will provide the consumer with the contact details of such Ombudsman.
9. Where it appears to the firm that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the Financial Services Ombudsman or Pensions Ombudsman.
10. A senior manager will review the file before its conclusion and attempt to identify any procedures that can be implemented by our firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the Written Procedures file.

The person responsible for complaints in this firm is:

James Ambrose,

Ambrose Financial Services.