

## Complaints Handling Policy

### Regulatory requirements

The Financial Conduct Authority requires the Firm to operate a complaints handling policy that enables the effective identification, investigation and resolution of customer complaints.

Principle 6 of the FCA's Principles for Businesses requires the Firm to treat customers fairly. Part of the Firm's commitment to treating customers fairly is to ensure that customers do not experience any post-sale barriers such as experiencing difficulties in lodging complaints.

### Definition

The FCA define a complaint as *'any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of a customer or potential customer about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and relates to an activity of the Firm or any other organisation that the Firm has some connection to in marketing or providing financial services or products.'*

In other words, a complaint is any expression of dissatisfaction about the provision of the Firm's claims management activities, whether justified or not.

### Submitting a complaint

The Firm seeks to provide customers and potential customers with excellent customer service. However, in the event that a customer or potential customer wants to lodge a complaint to the Firm they are able to do so by email, telephone or post. A complaint can be lodged on the below:

- Telephone: 07892671026
- Email: [marek@trust-claims.co.uk](mailto:marek@trust-claims.co.uk)
- Post: 86 South Norwood Hill, London SE25 6AQ

### Acknowledgement

The Firm endeavours to send complainants a written acknowledgement of complaints within 5 business days of receipt, unless the matter can be resolved swiftly and within 3 business days.

### Complaints investigation

The Firm will investigate the subject matter of the complaint and, where required, may contact the complainant to obtain further information to adequately investigate the

complaint. The nature of the investigation will depend on the nature of the complaint but may involve interviewing relevant staff and listening to call recordings.

The Firm will ensure, where possible, that the individual(s) involved in investigating complaints are independent and have not been involved in the events complained about.

## Final response

The Firm will endeavour to issue a final written response to the complaint within 8 weeks of initial receipt.

The Firm's final response will either:

- Accept the complaint and, where appropriate, offer redress or remedial action;
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and give reasons for doing so.

If the Firm is not in a position to issue a final response within 8 weeks the complainant will be provided with a written response explaining why the Firm is not in a position to issue a final response and set out the date by which the Firm expects to be able to issue one.

## Appeal

Complainants have the right to escalate their complaint to the Claims Management Ombudsman (part of the Financial Ombudsman Service) free of charge if they are dissatisfied with the Firm's final response or if the Firm does not issue a final response within 8 weeks.

It is to be noted that complaints must be escalated to the Ombudsman Service within six months of receiving the final response or of the 8-week deadline. You can contact them as follows:

**Website:** <https://cmc.financial-ombudsman.org.uk/>

You can submit a complaint online through the above website, using their online form.

**Telephone:** 08000 234 567 (8am – 5pm Mon – Fri)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Review

The Firm will conduct a review of this policy on an annual basis, or sooner, if triggered by internal changes (e.g. business process changes) or external changes (e.g. changes in law).