

S RANKIN & CO – COMPLAINTS

It is always our intention to provide an excellent level of service & customer care. However, should you have any cause for complaint you should in the first instance contact our office for our complaints procedure.

If we are unable to resolve the issue to your satisfaction by the end of the third business day following receipt, we will formally investigate the matter.

You will receive an acknowledgement of the matter together with a copy of our complaints process promptly and certainly within 5 working days advising you who is dealing with the complaint.

We will provide a formal written response within 20 business days from receipt of the original complaint. If the complaint cannot be resolved within this time scale we will write with an explanation as to the progress and the likely timescale involved.

Within 8 weeks of the original receipt of the complaint we will either issue you with a final response or a response which explains why we are not in a position to make a final response, giving reasons for the delay, indicating when we expect a final response.

Our Aims

- To acknowledge all complaints quickly
- Investigate quickly & thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use information from complaints to continuously improve our service

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for an independent assessment and opinion. . You have six months from the final response to contact the FOS.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02).

Alternatively, you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS).

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business & the circumstances of the claim.

If we have advised or arranged insurance for you this will be covered for 90% of a claim, without any upper limit, however, claims under compulsory insurance, professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder are protected at 100%. Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and www.fscs.org.uk.

The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. Compensation is usually payable if an authorised firm is unable or unlikely to pay claims usually because it has ceased trading or become insolvent.