



Complaint Handling Policy

(web version)

- This policy complies with the FCA DISP rules and explains how we identify and deal with expressions of dissatisfaction or complaints in line with statutory timeframes and the involvement of the Financial Ombudsman Service
- It sets out how our staff will be trained to recognise, respond to and record customers expressions of dissatisfaction and complaints. This extends to how customers will receive a satisfactory resolution and be treated fairly. All of which will be monitored and recorded in our complaints system
- Our communications will be clear and transparent, keeping customers informed of progress, next steps and their rights, including access to the Ombudsman
- We will undertake 'root cause' analysis to prevent things going wrong in the future, and prevent customers from suffering foreseeable harm

Produced by the Compliance Unit

V1224



This document is issued by the Compliance Department of:

Clifford Watts Limited

Registered in Wales with no. 8204102 at 11 Coopers Yard, Curran Road, Cardiff CF10 5NB

Authorised and regulated by the Financial Conduct Authority (FRN 680745)

Data Protection Registration Number: Z3441312

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Complaint handling policy

We are committed to providing a service of the highest quality and we take any complaint seriously. If at any time you would like to discuss how our service to you could be improved, or if you are dissatisfied with the service you are receiving, we hope that you will bring your concern to our attention.

In addition, you are able to direct your complaint to The Insolvency Gateway (for formal insolvency solutions).

If your complaint is specifically regarding an IVA, you may choose to contact the IPA in the first instance.

Step 1 – Let your usual point of contact know

In the first instance, we recommend that you discuss any problems with the person responsible for handling your affairs, your account manager. They are available on 0161 826 5994, Monday – Friday 9am to 6pm. If you have a customer reference number then we recommend that you have this to hand. You will be asked some straightforward security questions so that we can access your file.

If you feel this is not appropriate or prefer, you can write to us at Clifford Watts Limited, 11 Coopers Yard, Curran Road, Cardiff CF10 5NB or email us at complaints@cliffordwatts.com Please address this to our Complaints Officer.

We will do all we can to resolve your complaint within 3 business days. If we are unable to do this, we will write to you to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when you can expect a full response. Any complaint verbal or written will be referred to our Complaints Officer at the earliest opportunity or to a member of the senior management if the Complaints Officer is unavailable. We aim to:

- Promptly acknowledge the complaint in writing (i.e. by letter or email)
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress, including a unique complaint reference
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our **final response** as soon as possible and not later than **eight weeks**. The timescale can be dependent on the complexity of the case, which may sometimes involve a third party.

Our investigation approach

We will establish the nature and basis of your complaint having due regards to the Financial Conduct Authority's direction on complaint handling by consumer credit firms:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

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Eligible complainants

It is our policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant
- Relating to regulated activity
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience.

Complaints settled within 3 business days

Complaints settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a '**Summary Resolution Communication**', being a written communication from us which:

1. Refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction
2. We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service
3. Indicates whether or not we consent to waive the relevant time limits
4. Provide the website address of the Financial Ombudsman Service (see below)
5. Refer to the availability of further information on the Financial Ombudsman Service website (see below).

In addition to sending you a Summary Resolution Communication, we may also use other methods to communicate the information where:

- We consider that doing so may better meet your needs; or
- We have already been using another method to communicate about the complaint (e.g. email).

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered then a clear basis of the calculation will be shown. We consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Step 2 - The Financial Ombudsman Service

If we do not respond to you within 8 weeks from the date you first raised your complaint or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

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The Ombudsman will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. You have to register a complaint with the Ombudsman within six months of receipt of our final response.

You can write to the Financial Ombudsman Service at: Exchange Tower, London E14 9SR.

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

The complaints-handling rules are published as part of the Financial Conduct Authority's Handbook - in the section called [Dispute resolution: complaints](#).

Insolvency Gateway

If you remain dissatisfied with our final response, then you can contact the Insolvency Complaints Gateway which is operated by the Insolvency Service.

They will record your complaint and forward it on to the relevant regulator. Complaints can be made to the Insolvency Service by email, phone, post or by completing an online form.

Details of how to make a complaint, along with contact information for the Insolvency Service, are available at Insolvency Complaints Gateway, located at <https://www.gov.uk/complain-about-insolvency-practitioner>.

For Northern Ireland residents, information about making a complaint can be found at www.economy-ni.gov.uk/articles/making-complaint-against-insolvency-practitioner