

## Company Complaints Procedure

As an Independent Financial Services firm authorised with the Financial Conduct Authority (FCA) the regulator has set out its rules in relation to handling clients complaints. In order to meet these rules **Concept Financial Planning Ltd** has put the following procedures in place.

- On receipt of a complaint we will log our records and write to the complainant acknowledging receipt of their complaint within 5 working days, unless it can be resolved within 1 business day. Within the acknowledgement letter we will provide a copy of our complaint procedures.
- We will endeavour to communicate with you in a clear and fair manner at all times whilst investigating your complaint.
- If a complaint was made verbally, then within our acknowledgement letter we will confirm our understanding of the complaint.
- The complaint will then be investigated by our Compliance Officer, **Paul Richardson**, who will gather all documentation, required in order to thoroughly and objectively conduct the investigation, this may require some addition information from the complainant and therefore an authority letter may be required so we can approach any 3<sup>rd</sup> party necessary.
- During the above process **Concept Financial Planning Ltd** will keep the complainant informed of its progress to date and whether there is any further information we require from them. **Concept Financial Planning Ltd** will aim to deal with the complaint as quickly as possible.
- If we have not resolved the complaint within 8 weeks from date of receipt, we will write to the complainant again with our reasons for delay however we will also enclose the leaflet "Your Complaint and the Ombudsmen" informing them of their rights to take action further to the Financial Ombudsman if they are unhappy with the progress. We will confirm when we expect our final response to be made.
- Within our final response letter we will set out our understanding of the complaint and the issues raised in the investigation we conducted and the outcome from the investigation. We will also detail any redress we believe appropriate or our reasons for declining redress.
- **If the complainant is not satisfied with our final response, they have the right to refer their complaint to the Financial Ombudsman Service, free of charge.**
- The Ombudsman might not be able to consider their complaint if:
  - what they're complaining about happened more than six years ago, and
  - they're complaining more than three years after they realised (or should have realised) that there was a problem.

- We will tell the complainant if we think that their complaint is made outside of these time limits but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider the complainant's complaint and so will only be able to do so in very limited circumstances.
- If the complainant does decide to refer their complaint to the Ombudsman they must do so within six months of our final response letter.
- If the complainant does not refer their complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances

**They can contact FOS by:**

- **Web - <http://www.financial-ombudsman.org.uk/>**
- **Phone - 0800 023 4 567**
- **Email - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**
- **Postal - The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**