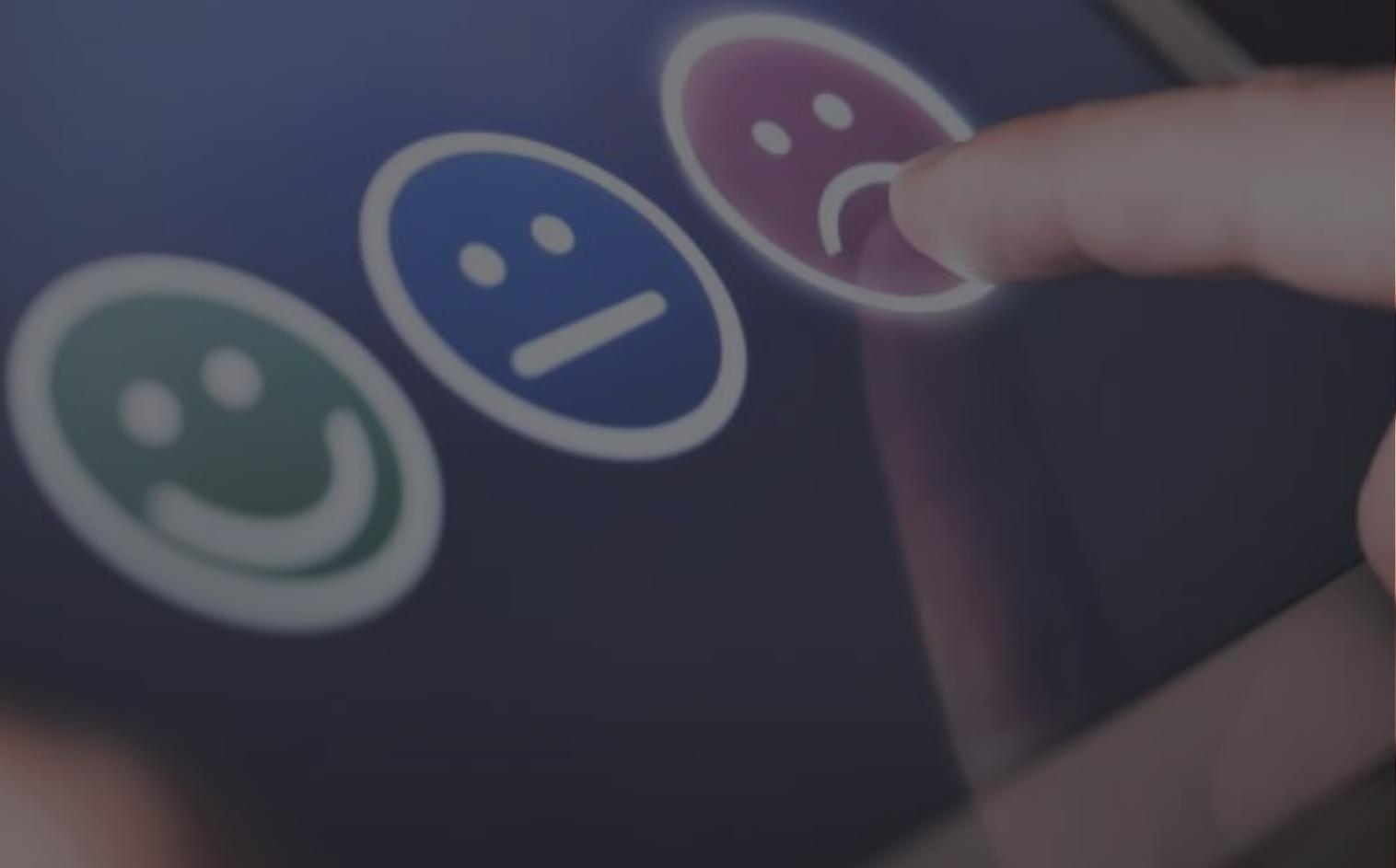


GOODMANS

# COMPLAINTS POLICY

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## INTRODUCTION

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Whilst we always strive to provide our clients with the highest level of service possible, we understand that there may be times when things don't go as smoothly as we'd like.

As an Independent Financial Services firm authorised with the Financial Conduct Authority (FCA), the regulator sets out its rules in relation to handling clients' complaints. In order to meet these rules, and the expectations of our clients, we have put the following procedures in place.

## ON RECEIPT OF YOUR COMPLAINT

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Once received, we will handle your complaint in the following ways:

- We will record receipt of your complaint, and send you a letter of acknowledgement, within 5 working days, unless it can be resolved within 3 working days. With the acknowledgement letter, we'll also provide you with a copy of these complaint procedures.
- We shall endeavour to communicate with you in a clear and fair manner, at all times, whilst investigating your complaint.
- If your complaint was made verbally, we will confirm our understanding of your complaint within our acknowledgement letter.

Your complaint will then be investigated by our Compliance Officer **Finbarr O'Reilly**, who will gather all documentation required in order to thoroughly and objectively conduct the investigation.

This may require some additional information from you, and therefore an authority letter may be required so that we are able to approach any necessary third parties.

During the above process, we will keep you informed of the progress to date, and will let you know promptly if there is any further information we need from you. We will try our hardest to deal with your complaint as quickly as possible.

## WHAT HAPPENS NEXT?

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If we have not resolved your complaint within 8 weeks from date of receipt, we will write to you again with our reasons for delay however we also enclose the leaflet "Your Complaint and the Ombudsmen", informing you of your rights to take action further to the Financial Ombudsman if you 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 your complaint, the issues raised, the investigation we conducted and the outcome from the investigation. We will also detail any redress we believe appropriate or the reasons for declining redress.

## TAKING IT FURTHER

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**If you are not satisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge.**

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than six years ago, and
- you're complaining more than three years after you realised (or should have realised) that there was a problem.

We will tell you if we think that your 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 your complaint and so will only be able to do so in very limited circumstances.

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of our final response letter.

**If you do not refer your 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.**

You can contact FOS by:

<b>WEB</b>	<a href="http://www.financial-ombudsman.org">http://www.financial-ombudsman.org</a>
<b>PHONE</b>	0800 023 4567
<b>EMAIL</b>	<a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>
<b>POST</b>	The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

*Please note that by way of your complaint to the firm, we will hold your data under the basis that we need to hold a file on you in order to meet our legal obligations in reviewing your complaint, as set out in the Financial Services & Markets Act 2000.*