



INDEPENDENT FINANCIAL ADVISERS

Complaints Procedure

CLIENT COPY

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Invest Southwest takes great care to maintain high standards of service. If we are aware of client concerns or unease we give priority to resolving the matter as quickly as possible. To assist with this process, we have prepared procedures to ensure that complaints are handled independently, competently, diligently, fairly and promptly. These procedures are as follows:

1. Upon receipt of an oral or written expression of dissatisfaction, justified or not, about the provision of or failure to provide a financial service, which alleges the complainant has or will suffer financial loss, material distress or inconvenience and relates to an activity of our firm, or of any firm with whom we have some connection in marketing or providing financial services or products, which come under the jurisdiction of the Financial Ombudsman Service, we will do all we can to resolve concerns within three business days and confirm this to the complainant in writing.
 2. If we can't do this, we will write to the complainant normally within five business days to acknowledge the complaint and give an indication of when we expect to be able to issue a full response.
 3. Our nominated Complaints Manager, Andy Ward (or in Andy's absence David Penny who has oversight of our Complaints Management Procedure) will begin investigations. Andy will aim to resolve the complaint as quickly as possible.
 4. Andy will initiate a record of the complaint.
 5. Andy will acknowledge the complaint as soon as is reasonably practicable. The acknowledgement will set out the nature of the complaint and may request further clarification if necessary. The complaint will be investigated using our records together with reports from other parties if relevant. Andy may also request further information from the complainant if required. Andy will keep the complainant informed of the progress of the complaint investigation and throughout will communicate with the complainant fairly, clearly and will not be misleading in any way.
 6. Within eight weeks of the complaint being made, the complainant will receive:
 - A final response letter detailing Andy's conclusions and resolution to the complaint. This letter will also confirm that if the complainant remains dissatisfied with Andy's final response, the complaint may be referred to the Financial Ombudsman Service within six months of the date of the final response letter or otherwise this referral right will be lost.
- OR
- A letter explaining that Andy is still not in a position to make a final response, giving the reasons for the delay and indicating when he expects to be able to provide a final response.
- AND
- Information for the complainant explaining the case may be referred to the Financial Ombudsman Service if the complainant is dissatisfied with the delay.

Please bear in mind that if the complaint involves information from third parties some delays could be beyond Andy's control.



In the event a complaint is made that is not about us or our services and assuming that we can identify the firm to whom the complaint should be addressed, Andy will:

- a) Write to the firm concerned, explaining that he believes the complaint to be theirs, and suggesting that they contact the complainant directly.
- b) Enclose a copy of the original complaint.
- c) Write to the complainant, giving contact details of the third party firm and will enclose a copy of all correspondence sent to the firm.
- d) Copy the third party firm in on the notification letter to the complainant.