

JPS Financial Ltd Complaints Procedure

At JPS Financial we pride ourselves on our professional and courteous nature, together with our excellent customer service. However, we understand that from time to time issues may arise and the need to deal efficiently and appropriately with any concerns you may have is of paramount importance. Accordingly, please find below our complaints procedure, to allow us to resolve your issues effectively and ultimately meet your expectations.

1. Making the Complaint:

Should you wish to raise a complaint you may do so in writing (email or letter) or by telephoning us on 0161 813 2020 and asking to speak with the Client Services department.

Our preferred method is that you send to us, by recorded delivery, a letter setting out your concerns, to the following address:

Client Services
JPS Financial Ltd
8 Trumpet Street
Manchester
M1 5LW

2. Acknowledging the Complaint:

Upon receipt of your complaint JPS Financial will send you written and/or electronic acknowledgement within five business days. Our response will also include a copy of our complaints procedure.

Within our initial acknowledgement letter we will also give you the details of the individual who will be personally handling the complaint on our behalf and to whom you can address any future correspondence.

Should you not have received our acknowledgement letter please call 0161 813 2020 to lodge your complaint, following which we will formally acknowledge your complaint within five business days.

3. First stage investigation of your Complaint:

Following our acknowledgement letter to you we will then have **4 weeks** to investigate your complaint. You can be rest assured that, wherever possible, your dedicated complaint handler will not have been directly involved in the matter, which is the subject of the complaint, and will have been given full authority to settle your complaint.

Following completion of our investigation, we will contact you providing you with either:

- our final response fully addressing your complaint and, where necessary, adequately identifying an appropriate remedy (if any); **or**

- an interim response, which details why we are not yet in a position to sufficiently resolve your complaint, and identifying any further details we may need from you to help us progress the complaint and confirming when we will make further contact with you.

4. Second stage investigation of your complaint:

Should the outcome of your complaint not have been finalised at the first stage outlined above, we will progress your complaint to the second stage process. Once a complaint is progressed to this stage we have a **further 4 weeks** in order to contact you with either:

a) our final response, following a detailed investigation, adequately addressing your complaint and identifying an appropriate remedy (if any); or

b) a response which:

i) details the basis of why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response, and/or requesting any further information we may require from you; and

ii) informs you that you may refer the handling of the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay.

5. Where it is decided that an appropriate remedy will involve financial redress, we will provide you with fair compensation for any acts or omissions for which JPS Financial Ltd are responsible for and will fulfil any offer of redress accepted by you. It may be determined the correct redress may not always involve financial redress, but could involve a written apology or any other suitable form of redress.

6. JPS Financial Ltd reserve the right to reject a complaint made more than six months after you became aware of the substantial issue of the subject of your complaint. We will waive this requirement at our discretion, in exceptional circumstances. It will be confirmed to you in writing, if a complaint has been made outside this time limit, that we are prepared to consider it.

7. If you are still dissatisfied:

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to -

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

complaint.info@financial-ombudsman.org.uk

Tel: 0800 023 4 567 (lines are open Monday to Friday 8:00 – 20:00 and Saturday 9:00 – 13:00)