

**T H WHITE FINANCE
PROVISION & THE FCA –
COMPLAINTS HANDLING
POLICY AND PROCEDURE.**

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1 REGULATORY REQUIREMENTS

1.1. The Financial Conduct Authority requires T H WHITE Ltd ('T H WHITE') to have internal procedures for the reasonable and prompt handling of complaints.

1.2. Principle 6 of the FCA's Principles for Businesses requires T H WHITE to treat customers fairly. TCF (Treating Customers Fairly) Outcome 6 requires T H WHITE to ensure that customers do not experience any post-sale barriers such as experiencing difficulties in making complaints.

2 PURPOSE

2.1. The purpose of this document is to set out the policies and procedures that T H WHITE must follow to ensure the reasonable and prompt handling of complaints.

2.2. This document is to be used by all of T H WHITE's staff who will have interaction with customers in the course of T H WHITE providing its credit broking services and who can potentially receive customer complaints. This document provides a written framework to assist all relevant staff to identify customer complaints and deal with such in accordance with the policies and procedures set out herein.

3 DEFINITION OF AN ELIGIBLE COMPLAINT

3.0. An eligible complaint is a complaint which should be handled in accordance with the policies and procedures set out in this document. There are two components that determine whether a complaint is an eligible complaint, namely (1) the complaint must satisfy the definition in paragraph 3.1.1. below and (2) the complaint must be made by an eligible complainant.

3.1 DEFINITION OF A COMPLAINT

3.1.1. An eligible complaint is defined by the FCA as 'any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of a customer or potential customer about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and relates to an activity of T H WHITE or any other organisation that T H WHITE has some connection to in marketing or providing financial services or products.'

3.1.2. In other words, a complaint is any expression of dissatisfaction about the provision of T H WHITE's credit broking services, whether justified or not.

3.2 ELIGIBLE COMPLAINANT

3.2.1. In order for a complaint to be an eligible complaint it must be made by an eligible complainant. An eligible complainant can be a consumer (i.e. a natural person acting for purposes outside his trade, business or profession). In the context of T H WHITE's customer demographic consisting of mostly B2B transactions, eligible complainants are customers that are sole traders or small unincorporated partnerships. An eligible complainant also includes customers acting outside of the course of business such as individuals that own a large estate and require asset finance to fund the purchase of an all-terrain vehicle ('ATV') to facilitate travel around their estate.

3.2.2. It is to be noted that reference to a customer includes a potential customer.

4 MEANS OF MAKING A COMPLAINT

4.1. A customer can submit a complaint to T H WHITE in writing by emailing T H WHITE or by post. A customer can submit a complaint to T H WHITE verbally by way of telephony communication. Please refer to the contact details on the customer facing complaints procedure in Annex 1 below.

5 TIME BARRED COMPLAINT

5.1. As a matter of general policy, T H WHITE will not accept complaints which it receives from a customer more than six years after the events complained about or (if later) more than three years from the date the customer became aware (or ought reasonably to have become aware) that they had cause for complaint. The only exception to this general policy position is if the complainant demonstrates that there are exceptional circumstances surrounding the customer's delay (e.g. the customer having been incapacitated for a period of time).

6 COMPLAINTS AWARENESS

6.1. T H WHITE makes consumers aware of its internal complaints procedure by publishing the same on its website and by providing complainants a copy of the same when acknowledging complaints. Please see Annex 1 for a copy of T H WHITE's consumer facing complaints procedure.

7 COMPLAINTS ACKNOWLEDGEMENT

7.1. T H WHITE endeavours to send complainants a written acknowledgement of complaints within five working days of receiving a complaint. T H WHITE communicates a written acknowledgement by email rather than post due to the more cost-effective nature of the email communication.

8 COMPLAINTS FORWARDING

8.1. Should T H WHITE be in receipt of a complaint where it has reasonable grounds to be satisfied that another firm is solely or jointly responsible for the matter(s) alleged in the complaint, T H WHITE will forward the complaint to the respondent firm within five business days and inform the complainant in a final written response that T H WHITE is not the respondent and that T H WHITE has forwarded the complainant's complaint to the respondent and set out the contact details of the respondent for the complainant's attention. Please refer to Annexes 4 and 5.

9 COMPLAINTS INVESTIGATION

9.1. T H WHITE's processes to investigate the subject matter of complaints will entail reviewing its internal records pertaining to the complaint and, where further information is required, contact the complainant and obtain more information from them relating to the complaint. The objective of T H WHITE's complaints investigation process is to leverage as much independent information as possible relating to the subject matter of the complaint and corroborate this with the complainant's testimony. Where T H WHITE requires more information from the complainant it will typically contact the complainant by telephone. The key consideration with a telephone discussion is that T H WHITE will be able to gauge not just what the complainant states but how it is stated as well.

9.2. Where T H WHITE does not consider that it will be in a position to conclude its investigations and issue a final written response within 8 weeks, it will instead issue a holding response at the end of the 8th week after receiving the complaint advising the complainant that T H WHITE is not in a position to issue a final response and the date when it expects to be in such a position and inform customers that they now have a right to refer the complaint to the Financial Ombudsman Service.

9.3. Adrian Lovegrove (Agricultural Division Director) will be responsible for carrying out complaints investigations and resolving the same.

10 COMPLAINTS RESOLUTION

10.1 FINAL RESPONSE

10.1.1. T H WHITE will endeavour to issue a final written response to the complaint within eight weeks.

10.1.2. T H WHITE's final response will either:

10.1.2.1. Accept the complaint and, where appropriate, offer redress or offer to carry out remedial action;

10.1.2.2. Offer redress or to carry out remedial action without accepting the complaint;

or

10.1.2.3. Reject the complaint and give reasons for doing so.

10.2 SUMMARY RESOLUTION

10.2.1. T H WHITE does not provide complainants with a written complaints' acknowledgement and a written final response where T H WHITE resolves the complaint by close of business on the third business day following the day on which the complaint is received. T H WHITE instead provides complainants with a summary resolution communication. A summary resolution communication sets out:

8.2.1.1. The fact that a complaint has been made;

8.2.1.2. Informs the complainant that the complaint has now been resolved; and

8.2.1.3. Sets out the complainant's right to refer the complaint to the Financial Ombudsman Service should they subsequently be dissatisfied with the resolution and sets out the contact details of the Financial Ombudsman Service including its website.

11 GOVERNANCE

11.1 APPROVAL

11.1.1. T H WHITE's complaints handling policy and procedure has been approved by Faye Parsons (Finance Manager), Alexander Scott (Chief Executive Officer) and Adrian Lovegrove (Divisional Director).

11.2 DESIGNATED COMPLAINTS HANDLER

11.2.1. Adrian Lovegrove is T H WHITE's designated complaints handler in relation to complaints that pertain to T H WHITE's credit broking service. Adrian Lovegrove ensures independence in this role as Adrian Lovegrove is not operationally involved in the finance sales. Adrian Lovegrove is also responsible for liaising with the Financial Ombudsman Service ('FOS') in relation to complaints that are escalated to the FOS.

11.3 ROOT CAUSE AND TREND ANALYSIS

11.3.1. As the designated complaints handler, Adrian Lovegrove is responsible for conducting root cause and trend analysis of complaints. Adrian Lovegrove will conduct root cause analysis of complaints in the course of investigating and resolving complaints. Adrian Lovegrove will, on a bi-annual basis, conduct a trend analysis of complaints and communicate the findings of the same to the Division Review Board, this comprises of the divisional senior management team, Group Company Secretary, Group Finance Director and Group Chief Executive Officer. The Division Review Board will establish whether the trends indicate systemic deficiencies and, if so, they will agree on a remedial strategy to minimise complaints recurrences within the same theme.

11.3.2. In practice, Adrian Lovegrove conducts root cause and trend analysis by reviewing the subject matter of complaints (as communicated by customers) and reviewing complaints data recorded on T H WHITE's complaints register on a bi-annual basis.

11.4 FINANCIAL OMBUDSMAN SERVICE PAST DECISIONS

11.4.1. T H WHITE will check past FOS decisions on a bi-annual basis to ascertain the FOS' up to date approach and findings in relation to similar credit broking complaints to inform T H WHITE's ongoing approach to complaints handling. Adrian Lovegrove, in his capacity as designated complaints handler, will review the FOS' past decisions published on the FOS' website and share the findings with the Divisional Review Board.

11.5 INTERNAL AUDIT

11.5.1. T H WHITE will carry out internal audits to monitor that customer complaints are being appropriately identified. The internal audits will comprise of reviewing records of finance sales that have been carried out by telephone, namely call notes that T H WHITE representatives are required to make following a telephone call related to a finance transaction. T H WHITE will conduct the internal audit checks on a quarterly basis. The internal audits will be conducted by Alexander Scott.

11.5.2. T H WHITE will carry out internal audits on sample complaints handling cases to establish that the complaint was acknowledged within five business days, that the correct acknowledgement correspondence was communicated (e.g. a written acknowledgement or a complaints forwarding acknowledgement), that the final response appropriately addressed the subject matter of the complaint and notified the complainant of their FOS rights. T H WHITE's internal audits will include on FOS complainants and will seek to gain assurance that T H WHITE is liaising with the FOS expeditiously and with full cooperation.

11.5.3. T H WHITE may leverage The Compliance Company's expertise to provide external assurance on the internal audit set out above.

11.5.4. Where the internal audit process highlights deficiencies in T H WHITE's processes, Alexander Scott will make ameliorations to the processes contained in this document. Alexander Scott's changes will be furnished to Faye Parsons and Adrian Lovegrove for joint approval. Upon approval of the recommended changes to T H WHITE's complaints handling processes, this document will be updated and circulated to relevant staff.

11.6 REVIEW

11.6.1. T H WHITE's complaints handling policy and procedure, set out in this document, will be reviewed on, at least, an annual basis. An earlier review of T H WHITE's complaints handling policy and procedure will be triggered as a result of business model changes or by deficiencies that T H WHITE identifies through, for example, its ongoing monitoring activities.

11.6.2. Alexander Scott is responsible for conducting a review of T H WHITE's complaints handling policy and procedure or commissioning external expertise to conduct an external assurance of the same.

12 RECORD KEEPING

12.1 RECORD STORAGE

12.1.1. T H WHITE will store a copy of its complaints handling policy and procedure with its suite of corporate documents. T H WHITE will store a copy of its complaints handling records and complaints register. The rationale in retaining these records is to provide an audit trail of the operation of the processes set out in this document to enable effective supervision from the FCA.

12.1.2. T H WHITE will maintain a record of the internal audit checks that it carries out on an ongoing basis as set out above. This will form part of T H WHITE's compliance records. The purpose of maintaining such records is to evidence the operation of its internal audit checks.

12.1.3. T H WHITE will maintain a record of the annual reviews/periodic reviews that it carries out on the complaints handling policy and procedure. These records will include internal annual/periodic reviews (where triggered) and external assurance reviews that are carried out by The Compliance Company.

12.2 RECORD RETENTION

12.2.1. T H WHITE will maintain a record of this complaints handling policy and procedure whilst it subsists. T H WHITE will maintain a record of previous versions of its complaints handling policy and procedure for a period of six years. The rationale in maintaining a copy of previous versions of the complaints handling policy and procedure is to maintain an internal audit trail and to provide the FCA with an audit trail of previous processes in this regard to enable effective supervision.

12.2.2. T H WHITE will maintain a record of customer complaints and its complaints register for a period of six years. T H WHITE's complaints register will contain entries that are up to six years old before T H WHITE erases the same.

12.2.3. T H WHITE will retain a record of its internal audit checks, annual reviews/periodic reviews and external assurance reviews for a period of six years. The rationale in retaining these records for this period of time is to enable effective FCA supervision by maintaining a thorough audit trail to evidence the operations of the complaints handling policy and procedure documented herein.

13 REVIEW AND AMENDMENT LOG

Version	Date	Author	Amendment Comments	Reviewed & signed-off by	Sign-off date
-	31/03/2021	Peter Barker		Peter Barker	31/03/2021
1.0	05/04/2022	Leanne Earle	Removed Peter Barker (retired)	Alex Scott	05/04/2022
1.01	08/12/2022	Alex Scott	Removed David Rapkins (resigned)	Alex Scott	08/12/2022

ANNEX 1 – CONSUMER FACING COMPLAINTS PROCEDURE

Making a complaint

We endeavour to provide you with an excellent customer service however we acknowledge that, at times, we may fail to meet your expectations. Should you be dissatisfied with the provision or our failure to provide our finance broking service to you, you can make a complaint through any of the below channels:

- Telephone: 01454238181
- Email: adrian.lovegrove@thwhite.co.uk
- Post: Sherston Works, Knockdown, Sherston, Tetbury, GL8 8QY

What to expect from us?

We try to resolve complaints as soon as possible. Should we resolve your complaint by the close of the third business day following the day on which we receive your complaint, we will issue you with a written communication called a summary resolution communication acknowledging that you made a complaint and setting out that the complaint has been resolved and making you aware of your right to refer the complaint to the Financial Ombudsman Service should you be dissatisfied with the resolution.

Should we consider that we are not able to resolve the complaint by the close of the third business day, we will issue you with a written complaint acknowledgement within five working days. Thereafter, we will investigate your complaint in order to reach a fair resolution. Please note that investigating your complaint may require us to contact you in order to obtain further information about your complaint and the subject matter of the same.

We endeavour to issue you with a written final response within eight weeks.

What options do you have should you be dissatisfied with our final response?

Should you be dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service ('FOS'). The FOS is an independent body established to settle disputes between UK-based financial companies and consumers. You are able to refer your complaint to the FOS on any of the below contact details:

- Telephone: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain Online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

It is to be noted that complaints must be referred to the FOS within six months of receiving a final response or a summary resolution communication.

You can find out more about the FOS by visiting <https://www.financial-ombudsman.org.uk/>.

ANNEX 2 – COMPLAINTS ACKNOWLEDGMENT EMAIL TEMPLATE

Dear [Customer Name],

Thank you for your recent communication.

We write to assure you that we have received your complaint and will endeavour to thoroughly investigate the subject matter of your complaint and resolve the same in a timely manner.

Please note that, in the course of our investigation, we may contact you to request further information to enable us to complete our investigation and satisfactorily resolve the complaint.

We endeavour to resolve complaints within eight weeks. Should we consider that the complaint will take us longer than eight weeks to resolve, we will make you aware of this as soon as possible and certainly before the eight-week mark and will advise you on the options available to you at that point.

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 3 – COMPLAINTS ACKNOWLEDGMENT LETTER TEMPLATE

Sherston Works
Knockdown
Sherston
Tetbury
GL8 8QY

[Customer's Address Details]

Dear [Customer Name],

RE: YOUR COMPLAINT

Thank you for your recent communication.

We write to assure you that we have received your complaint and will endeavour to thoroughly investigate the subject matter of your complaint and resolve the same in a timely manner.

Please note that, in the course of our investigation, we may contact you to request further information to enable us to complete our investigation and satisfactorily resolve the complaint.

We endeavour to resolve complaints within eight weeks. Should we consider that the complaint will take us longer than eight weeks to resolve, we will make you aware of this as soon as possible and certainly before the eight-week mark and will advise you on the options available to you at that point.

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 4 – COMPLAINTS FORWARDING EMAIL TEMPLATE

Dear [Customer Name],

Thank you for your recent communication.

We write to assure you that we have received your complaint. Upon reviewing the subject matter of your complaint, we have reached the conclusion that a third party is responsible for the matters alleged in your complaint.

We can confirm that we will inform the third party about your complaint and they should be in touch with you in due course.

Please find below the contact details relating to the third party should you wish to contact them directly:

Email: [Enter Details]

Telephone: [Enter Details]

Post: [Enter Details]

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 5 – COMPLAINTS FORWARDING LETTER TEMPLATE

Sherston Works
Knockdown
Sherston
Tetbury
GL8 8QY

[Customer's Address Details]

Dear [Customer Name],

RE: YOUR COMPLAINT

Thank you for your recent communication.

We write to assure you that we have received your complaint. Upon reviewing the subject matter of your complaint, we have reached the conclusion that a third party is responsible for the matters alleged in your complaint.

We can confirm that we will inform the third party about your complaint and they should be in touch with you in due course.

Please find below the contact details relating to the third party should you wish to contact them directly:

Email: [Enter Details]

Telephone: [Enter Details]

Post: [Enter Details]

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 6 - COMPLAINTS SUMMARY RESOLUTION EMAIL TEMPLATE

Dear [Customer Name],

RE: YOUR COMPLAINT

We acknowledge that you made a complaint on <insert date>.

As you indicated that you are happy with the resolution of your complaint we have now marked this matter as resolved. However, we just wanted to let you know your rights should you decide that you are dissatisfied with the resolution and would like to take your complaint further.

Citing guidance from the FCA Handbook (<https://www.handbook.fca.org.uk/handbook/>):

What options do you have should you be dissatisfied with our resolution?

<Scenario 1: Where the respondent does not consent to waive the six-month time limit in DISP 2.8.2R:

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 2: Where the complaint was received outside the time limits in DISP 2.8.2R(2) and the respondent does not consent to waive those time limits or the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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 (see below).

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of this 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.

The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 3: The complaint was received outside the time limits in DISP 2.8.2 R (2) and the respondent does not consent to waive those time limits but does consent to waive the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.>

<Scenario 4: The respondent consents to waive all applicable time limits

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.>

<Scenario 5: Other circumstances not dealt with above. Where the respondent proposes to waive the time limits in DISP 2.8.2 R or DISP 2.8.7 R and appropriate wording for the respondent circumstances is not set out in (1) to (5), the respondent must adapt the appropriate wording as necessary.>

You are able to refer your complaint to the FOS on any of the below contact details:

- Telephone: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain Online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Please find enclosed a copy of the Financial Ombudsman Service standard explanatory leaflet. You can find out more about the FOS by visiting <https://www.financial-ombudsman.org.uk/>.

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 7 - COMPLAINTS SUMMARY RESOLUTION LETTER TEMPLATE

Sherston Works
 Knockdown
 Sherston
 Tetbury
 GL8 8QY

[Customer's Address Details]

Dear [Customer Name],

RE: YOUR COMPLAINT

We acknowledge that you made a complaint on <insert date>.

As you indicated that you are happy with the resolution of your complaint we have now marked this matter as resolved. However, we just wanted to let you know your rights should you decide that you are dissatisfied with the resolution and would like to take your complaint further.

Citing guidance from the FCA Handbook (<https://www.handbook.fca.org.uk/handbook/>):

What options do you have should you be dissatisfied with our resolution?

<Scenario 1: Where the respondent does not consent to waive the six-month time limit in DISP 2.8.2R:

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 2: Where the complaint was received outside the time limits in DISP 2.8.2R(2) and the respondent does not consent to waive those time limits or the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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 (see below).

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of this 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.

The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 3: The complaint was received outside the time limits in DISP 2.8.2 R (2) and the respondent does not consent to waive those time limits but does consent to waive the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.>

<Scenario 4: The respondent consents to waive all applicable time limits

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.>

<Scenario 5: Other circumstances not dealt with above. Where the respondent proposes to waive the time limits in DISP 2.8.2 R or DISP 2.8.7 R and appropriate wording for the respondent circumstances is not set out in (1) to (5), the respondent must adapt the appropriate wording as necessary.>

You are able to refer your complaint to the FOS on any of the below contact details:

- Telephone: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain Online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Please find enclosed a copy of the Financial Ombudsman Service standard explanatory leaflet. You can find out more about the FOS by visiting <https://www.financial-ombudsman.org.uk/>.

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 8 - COMPLAINTS FINAL RESPONSE EMAIL TEMPLATE

Dear [Customer Name],

RE: YOUR COMPLAINT

Thank you for your patience in this matter.

We have reviewed the subject matter of your complaint which has involved <insert the steps undertaken by the designated complaints handler and the findings of the same>.

After our review, we have come to the conclusion that <insert bespoke resolution decision including the rationale for the same, and potentially an offer of redress or remedial action where the complaint is upheld or redress/remedial action is offered >.

Citing guidance from the FCA Handbook (<https://www.handbook.fca.org.uk/handbook>):

What options do you have should you be dissatisfied with our final response?

<Scenario 1: Where the respondent does not consent to waive the six-month time limit in DISP 2.8.2R:

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 2: Where the complaint was received outside the time limits in DISP 2.8.2R(2) and the respondent does not consent to waive those time limits or the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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 (see below).

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of this 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.

The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 3: The complaint was received outside the time limits in DISP 2.8.2 R (2) and the respondent does not consent to waive those time limits but does consent to waive the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.>

<Scenario 4: The respondent consents to waive all applicable time limits

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.>

<Scenario 5: Other circumstances not dealt with above. Where the respondent proposes to waive the time limits in DISP 2.8.2 R or DISP 2.8.7 R and appropriate wording for the respondent circumstances is not set out in (1) to (5), the respondent must adapt the appropriate wording as necessary.>

You are able to refer your complaint to the FOS on any of the below contact details:

- Telephone: 0300 123 9 123
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Complain Online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Please find enclosed a copy of the Financial Ombudsman Service standard explanatory leaflet. You can find out more about the FOS by visiting <https://www.financial-ombudsman.org.uk/>.

Please do not hesitate to contact us should you have any queries.

Yours sincerely,

ANNEX 9 - COMPLAINTS FINAL RESPONSE LETTER TEMPLATE

Sherston Works
Knockdown
Sherston
Tetbury
GL8 8QY

[Customer's Address Details]

Dear [Customer Name],

RE: YOUR COMPLAINT

Thank you for your patience in this matter.

We have reviewed the subject matter of your complaint which has involved <insert the steps undertaken by the designated complaints handler and the findings of the same>.

After our review, we have come to the conclusion that <insert bespoke resolution decision including the rationale for the same, and potentially an offer of redress or remedial action where the complaint is upheld or redress/remedial action is offered >.

Citing guidance from the FCA Handbook (<https://www.handbook.fca.org.uk/handbook>):

What options do you have should you be dissatisfied with our final response?

<Scenario 1: Where the respondent does not consent to waive the six-month time limit in DISP 2.8.2R:

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 2: Where the complaint was received outside the time limits in DISP 2.8.2R(2) and the respondent does not consent to waive those time limits or the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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 (see below).

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of this 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.

The very limited circumstances referred to above include, where the Ombudsman believes that the delay was as a result of exceptional circumstances.>

<Scenario 3: The complaint was received outside the time limits in DISP 2.8.2 R (2) and the respondent does not consent to waive those time limits but does consent to waive the six-month time limit in DISP 2.8.2 R (1):

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 think that your complaint was 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. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

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Yours sincerely,