

## COMPLAINT HANDLING GUIDE

Although we aim to provide you with the highest standards of service, there may be occasions when our service does not meet your expectations. This guide is intended to communicate the process we will follow should you feel the need to complain. Our procedures have been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

### **We regard a complaint as being:**

*'any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience'*

We will provide a copy of this document on request and when acknowledging a complaint.

### **Making a complaint**

If you wish to make a complaint, we can be contacted as follows:

Complaints Department  
Marsh Commercial  
Castlemead  
Lower Castle Street  
Bristol, BS1 3AG

Telephone: 0117 240 2000

Email: [complaints@marshcommercial.co.uk](mailto:complaints@marshcommercial.co.uk)

Please note that we are not responsible for, and will not pay, any third party costs you incur in pursuance of your complaint.

### **Acknowledging your complaint**

If your complaint cannot be resolved by the close of the third business day following receipt, we will promptly send you a written acknowledgement of your complaint. For complaints resolved within three business days a response confirming the resolution will be issued.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

### **Investigating your complaint**

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation. We will take into account any documents and/or information you may provide in relation to your complaint.

### **Keeping you informed**

If your complaint cannot be resolved by the close of the third business day following receipt, we will ensure that you are kept informed of our progress with regards to the investigation into your complaint.

We will undertake a thorough investigation of your complaint, which may take a little bit of time. However, in the event that we have been unable to conclude our enquiries within an eight week period, we will write to you and let you know when we expect to be in a position to issue our Final Response letter.

If you are eligible, we will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.

### **Resolving your complaint**

When we have finalised our investigation into your complaint, we will issue our Final Response letter.

Our final response will be:

- fair, clear and not misleading;
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to Lloyd's of London and/or the Financial Ombudsman Service.

### **Lloyd's of London Policyholders**

If you are a Lloyd's of London policyholder, you may if you wish, refer your complaint to Lloyd's – please check your policy for the procedure. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Lloyd's of London  
Complaints  
One Lime Street  
London, EC3M 7HA

Telephone: 020 7327 5693

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Ultimately, should you also remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service.

### **Financial Ombudsman Service**

You may be eligible to refer a complaint to the Service if you are:

- a consumer (a person acting for purposes which are outside their trade, business, craft or profession)
- a micro-enterprise (a business which employs less than 10 people and has a turnover or annual balance sheet of less than €2m)
- a charity which has an annual income of less than £6.5 million (or its equivalent in any other currency)
- a trustee of a trust which has a net asset value of less than £5 million (or its equivalent in any other currency)
- a buy-to-let consumer (in relation to consumer buy-to-let business)
- a small business (a business which has an annual turnover of less than £6.5 million (or its equivalent in any other currency); and (i) employs fewer than 50 people; or (ii) has a balance sheet total of less than £5 million (or its equivalent in any other currency))
- a guarantor.

Please note that if you wish to refer your complaint this must be done within 6 months of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided.

The Financial Ombudsman Service can be contacted as follows:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have taken a product out online with us and are unhappy with the product or service you received, you can also register your complaint with the European Commission's Online Dispute Resolution website: <http://ec.europa.eu/odr>.