

## **How We Handle Complaints**

We take great pride in the way that we deal with our clients, but accept that sometimes things do not go as well as we would hope. Should this happen, we would hope to spot the problem early on and rectify matters without any inconvenience to you.

However, should you ever wish to register a formal complaint, please contact Mike Shaw, either in writing to our Haverfordwest office or by telephone on 01437 767766, explaining what the problem is.

On receipt, your complaint will be acknowledged and you will receive a copy of our complaints handling procedure. The matter will then be investigated in line with that procedure and our findings will be reported to you in writing.

If you cannot reach agreement with us, you may be entitled to refer your complaint to the Financial Ombudsman Service, subject to certain time limits, unless the complainant is a business with turnover over €2 million or at least ten employees, a charity/trust with income/assets over £1 million, or a professional client.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between businesses providing financial services & their clients. Their web site address is:

<http://www.financial-ombudsman.org.uk/default.htm>

Full details of how to refer a complaint to FOS are shown on their web site. We also provide those details as part of our final response, when we complete our investigation of any complaint.