

Treating Customers Fairly

One of the statutory objectives of the Financial Conduct Authority is that all firms must have regard to the information needs of its customers and treat their customers fairly.

In addition the Financial Conduct Authority has set out guidance on how firms can evidence that they are treating their customers fairly by way of ensuring that firms do not impose any barrier to customers making a complaint.

We seek to ensure that our handling of customer's complaints meets these rules and expectations and are inherent within our processes and procedures.

You are advised that you can decide at any point during the investigation of your complaint to exercise your right to refer the matter to the Financial Ombudsman Service.



Financial
Ombudsman
Service

The Financial Ombudsman
Service
Exchange Towers
London
E14 9SR

**open 8am to 8pm, Monday to Friday
9am to 1pm Saturday**

0800 0 234 567 - free for people phoning
from a fixed line or mobile.

0300 123 9 123 - calls to this number cost no
more than calls to 01 & 02 numbers.

+44 20 7964 0500 - from outside of the UK
where the above numbers are not available.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If you need a larger size print copy
please contact us immediately

Phone: 0345 308 2700

Fax: 0345 307 6174

E-mail: complaints@thomas-ifa.co.uk



**Information for
customers**

The Customer Disputes Resolution Process

Thomas & Co Mortgage Advice Ltd (Reg No. 10600565) are Authorised and Regulated by the Financial Conduct Authority Ref: 784173

Telephone: 0345 308 2700

Customer Disputes Resolution

Introduction

In Partnership has the responsibility for investigating complaints made against its advisers and appointed representatives. It is our commitment that these investigations shall be completed in a fair and impartial manner and will take into consideration the Financial Conduct Authority's principles relating to Treating Customers Fairly.

What constitutes a Complaint?

We recognise a complaint as being any expression of dissatisfaction about the services or advice provided by us to any customer that is made either in writing or verbally.

Acknowledging a customer complaint

As soon as we are notified of a complaint we acknowledge receipt of the complaint in writing to provide the customer with confirmation that the complaint has been received into our dispute Resolution process. This acknowledgement will be made no later than 5 working days from the date of receipt. This letter will also include the contact details of the individual within the organisation who will handle the investigation.

Our understanding of the reason for the complaint

We confirm our understanding of the complaint within the acknowledgment letter to ensure that what we are investigating is what the customer wishes us to investigate.

We will enclose a letter of authority to enable us to obtain information from third parties in addition to a contact details form. It is important these are returned and a pre-paid return envelope is provided.

If we are not responsible for investigating the complaint

From time to time customers may make a complaint to us when in fact the complaint should have been made to another organisation. Where this is found to be the case we notify the customer that we cannot investigate the complaint and notify them of where the complaint can be investigated.

We also forward the complaint to the organisation we believe to be responsible so that they can make direct contact with the customer.

Keeping the customer informed

It is our commitment that we keep the customer informed about the progress of the investigation of the complaint. We seek to do this using all forms of communication and on an ongoing basis. The customer may request an update at anytime.

Four week stage

If we are unable to resolve a complaint within a four week period, we write to the customer confirming this and explain the reasons for the delay.

Eight week stage

If we are still unable to resolve your complaint within eight weeks we will write to you confirming this, explain the reasons for the delay and request permission to continue our investigation.

At this stage we will remind the customer of their right to refer the complaint to the Financial Ombudsman Service with details of how to do this.

Final decision

As soon as we have completed our investigation we write to you with a full explanation of our investigation and set out our findings with an explanation of why we have reached our decision. Our findings will be either that you had 'cause' to complain or 'no cause' to complain.

Where 'cause' is found we set out the action we propose to take to redress your complaint. You will be asked to confirm acceptance of our redress offer or rejection of this.

Again at this point we will remind you of the right to refer the complaint to the Financial Ombudsman Service.

Where 'no cause' is found we set out the reasons for reaching this decision and provide a reminder of your right to refer the complaint to the Financial Ombudsman Service.

Conducting an investigation of a complaint

As an organisation we regret the fact that any customer should feel the need to make a complaint but understand that from time to time the quality of our services and advice might not meet the expectations of some customers.

In the investigation of a complaint we do not rely only on the existence of physical evidence such as letters and other publications but also consider what is likely to have taken place in order to be fair and impartial.

We also recognise that any dispute resolution process can be stressful for both parties and therefore seek to secure settlement of the investigation quickly and with consideration for both parties involved.