

Close Brothers Limited

Our commitment to you regarding handling your complaint

Your opinion matters to us and we want you to feel confident in our ability to manage any complaint that you may have.

This document details the steps of our internal complaint handling procedure. It is through this procedure that we will ensure your complaint is thoroughly investigated by an appropriately qualified individual who has the necessary authority to issue a final decision on behalf of Close Brothers Limited.

These procedures also assist in ensuring that your complaint is dealt with in a timely manner.

When a complaint is received by us the following actions will be taken:

1. We will acknowledge your complaint, by the close of the next business day following receipt. We may also be able to resolve your complaint within this same timescale. This applies to any complaint made in writing or verbally. There is no need for you to put a verbal complaint into writing at any point. When receiving written correspondence from us in relation to a complaint we will enclose a copy of this internal complaints procedure. We will also make sure that we tell you who will be dealing with the complaint on your behalf.
2. We will endeavour to resolve your complaint as quickly as possible, however, should for any reason a decision not be reached on your complaint within 8 weeks of receipt we will write to you. This letter will advise why this is the case, confirm that our investigations are still on-going and provide you with a likely timeframe as to when we expect to be in a position to issue a final decision on the matter. However, it should be noted at this point that we will provide you with referral rights to take the matter to the Financial Ombudsman Service (FOS) should you be dissatisfied with the length of time it is taking for the matter to be resolved and subject to you being an 'eligible complainant'.

Please note that a final decision letter may be issued at any point in this process and this purely depends on how long it takes to fully investigate your complaint. When a final decision is reached, it will be communicated to you in writing and will contain the following information:

1. it will accept the complaint and where appropriate offer suitable redress; or
2. it will offer redress but without accepting the complaint; or
3. it will reject the complaint, giving the reasons for doing so.
4. Where eligible, you will be informed of any rights you may have to refer the matter to the FOS, within six months of the date of the final response letter, should you remain dissatisfied with the outcome. A copy of the FOS Leaflet will also be provided. FOS contact details are below:

Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

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

Website: www.financial-ombudsman.org.uk

Should you have any questions regarding your complaint or our complaint handling procedures please contact: Customer Services on 020 3857 3050 or email us on savings@closebrothers.co.uk.