



## 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.

On receipt of a complaint, we will pass the details on to a member of staff who will be responsible for ensuring that any complaint will be dealt with promptly and fairly.

### **Making a complaint**

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

Complaints Department  
Jelf  
Hillside Court, Bowling Hill  
Chipping Sodbury  
Bristol, BS37 6JX

Telephone: 01454 272727

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

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.

Any progress updates will include:

- the reasons for any delay
- what further information / documents we require to resolve your complaint
- when you may expect to receive a further update / our Final Response letter

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 (FOS). The FOS 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>.

#### **\* Eligible complainant**

- A consumer – a person acting for purposes which are outside his trade, business, craft or profession
- A micro-enterprise (a business which employs less than 10 people and has a turnover of less than €2m)
- A charity which has an annual income of less than £1m
- A trustee of a trust which has a net asset value of less than £1m

### **Resolving your complaint**

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

Our Final Response letter 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 not satisfied with our decision, you may have the right to refer the matter onto the Financial Ombudsman Service (FOS) **within 6 months** from the date of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided.

You can be assured that we treat all complaints very seriously and we will conduct a full review of the issue(s) raised.
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