

## **COMPLAINTS POLICY**

### **1. INTRODUCTION**

Bond Dickinson Wealth Limited is committed to providing high quality services to all of our clients and dealing effectively with any complaints in line with Financial Conduct Authority rules is part of that service.

Whilst we sincerely hope you never have cause for complaint, if something does go wrong, we need you to tell us. We will consider your complaint on its merits and we commit to treating you fairly and reasonably.

We recognise that customer complaints provide an invaluable source of information which can be used to help us to continuously improve our standards.

This complaints policy applies to financial planning, investment advice or any other financial services provided by Bond Dickinson Wealth Limited. If your complaint relates to legal services provided by Bond Dickinson LLP then please refer to its [Complaints Policy](#). If you are not sure which policy to refer to, please speak to the contact names in your engagement letter.

### **2. TO WHOM DO YOU COMPLAIN?**

You should either write to or speak to the person who is dealing with your client matter (whose details will be found in your Engagement Letter). They will attempt to resolve your complaint as soon as possible.

Alternatively you can register your complaint directly with our Compliance Director, Kevin Gray either via email at [kevin.gray@bonddickinson.com](mailto:kevin.gray@bonddickinson.com) or in writing to Bond Dickinson Wealth Limited, One Trinity, Broad Chare, Newcastle upon Tyne, NE1 2HF.

### **3. OUR COMPLAINTS HANDLING PROCEDURE**

All complaints are recorded upon receipt.

A written acknowledgement will be sent to you within five business days of our receipt of the complaint together with this document. This acknowledgement may be combined with our final response if we are able to investigate and issue the response within that timescale.

All complaints will be investigated by an employee of sufficient competence who is not directly involved in the matter which is the subject of the complaint. If we require further information from you as part of the investigation process, we will contact you accordingly.

If we have reason to believe that the actions of another firm may solely, or jointly, contribute to the complaint, we will promptly forward the complaint, or relevant part of it, to that firm. Should this course of action be considered necessary, we will notify you accordingly.

We will endeavour to resolve complaints by the close of business on the third business day following its receipt. If this is not possible and we have been unable to resolve your complaint within 20 business days of our receipt of the complaint we will contact you further to let you know that we are still dealing with your complaint.

We try to resolve all complaints and provide a final response within eight weeks. If we are not in a position to issue a final response within eight weeks then we will send you a holding letter, giving reasons for the delay and indicating when we expect to be able to provide you with a final response. At this point you will also be informed that if you are dissatisfied with the delay you may refer your complaint to the Financial Ombudsman Service and a copy of the Financial Ombudsman Service's explanatory leaflet will be enclosed.

Our final response should adequately address the subject matter of the complaint and where the complaint is upheld, we will offer appropriate redress or remedial action. Please note that appropriate redress will not always be financial redress; it may, for example, simply be an apology.

Our final response will also inform you that you may refer your complaint to the Financial Ombudsman Service if you are dissatisfied with our response and the timelines within which you must do so. We will also enclose a copy of the Financial Ombudsman Service's explanatory leaflet, unless this has already been enclosed with previous correspondence.

#### **4. FINANCIAL OMBUDSMAN SERVICE**

The Financial Ombudsman Service was set up by Parliament in 2001 as the independent expert in settling complaints between consumers and businesses providing financial services.

The Ombudsman can consider a complaint against an authorised firm for an act or omission in carrying out any of the firm's regulated activities, together with any ancillary activities that the firm does and which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

The Ombudsman Service may only consider complaints made by, or on behalf of eligible complainants who are defined as:

- A consumer.
- A micro-enterprise, which is an enterprise that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2million.
- A charity which has an annual income of less than £1million at the time of complaining.
- A trustee of a trust which has a net asset value of less than £1million at the time of complaining,

**and**

- the complainant is or has been a client of Bond Dickinson Wealth Limited and the complaint arises out of a matter relevant to them being or having been a client of Bond Dickinson Wealth Limited, or
- the complaint arises out of Bond Dickinson Wealth Limited's actions or failure to act for the complainant in his/her capacity as a potential client.

Once the Ombudsman has given a decision, the complainant may decide whether to accept or reject that decision. If the decision is accepted Bond Dickinson Wealth Limited is bound by it, but if it is rejected the complainant may elect to pursue the matter further through the courts.

The Financial Ombudsman Service contact details are as follows. Further information can be found in their leaflet – 'Your Complaint and the Ombudsman'.

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

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

Tel: 0800 023 4567

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