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# POSITIVE SOLUTIONS

## COMPLAINTS STANDARDS GUIDELINES

### OUR COMMITMENT

We are committed to providing our customers with a personalised service, which encompasses our high standards of financial planning and customer care. If you are unhappy with our level of service, advice or recommendation, and wish to complain, then we will endeavour to resolve your complaint quickly and fairly in order to ensure that our customer satisfaction is retained at all times, in line with the standards and guidelines set by our regulators, the Financial Conduct Authority.

### ACKNOWLEDGEMENT

A complaint is defined as any oral or written accusation or expression or grievance made by, or on behalf of, a customer, about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

We will provide a written acknowledgement to your complaint normally within five working days from the original day of receipt.

### UNRESOLVED WITHIN 4 WEEKS

If we are unable to provide you with a final response to your complaint within a period of 4 weeks, you will be sent a holding response letter, informing you of why we have not yet been able to reach our final decision. The letter will furthermore inform you that we will endeavour to provide you with our final response no later than 8 weeks from the receipt date of your original complaint.

### UNRESOLVED WITHIN 8 WEEKS

If we are still unable to provide you with a final response within a period of 8 weeks immediately following receipt of your original complaint, you will be provided with our reason for delay and an approximate timescale of when we expect to reach our final decision. We will furthermore issue a copy of the Financial Ombudsman Service explanatory leaflet, informing you that you may refer the complaint to the Financial Ombudsman if you are unhappy with the delay.

### FINAL RESPONSE

When we issue our final response, we will also enclose a copy of the Financial Ombudsman Service explanatory leaflet informing you that you may refer the complaint to the Financial Ombudsman if you are unhappy with our final decision. Any referral to the FOS must be made within 6 months from the date of our final response letter or the FOS may refuse to investigate your complaint further.

If you feel unhappy with the way your complaint is being handled, you may wish to contact the Financial Ombudsman Service. The FOS is a free and impartial service that deals in most disputes in respect of regulated insurance products. They will only consider investigating your complaint after you have attempted to resolve it with us.

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

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