

Complaints Procedure

Grass Roots (Financial) Ltd will do its best to provide you with a high level of service and customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our Complaints Procedure allows us to deal with complaints fairly, effectively, consistently and promptly. If you think we have let you down, then please tell us why.

What to do if you have a complaint:

Complaints may be made by e-mail, by telephone or in writing to the Customer Service Department at Grass Roots (Financial) Ltd, Building 5, Universal Square, Devonshire Street, Manchester M12 6JH.

How we handle your complaint:

We will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.

Within four weeks of receiving a complaint, we will send you either:

- a) a final response which adequately addresses the complaint; or
- b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.

Within eight weeks of receiving a complaint we will send you either:

- a) a final response which adequately addresses the complaint; or
- b) a response which:
 - i. explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
 - ii. informs you that you may refer the handling of the complaint to the Financial Ombudsman Service (for complaints about our Debt Management service) or to the Claims Management Regulator (for complaints about our Claims Management service) if you are dissatisfied with the delay.

Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.

If we still cannot reach a resolution If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint as appropriate:

For complaints about our Debt Management service:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

website: www.financial-ombudsman.org.uk

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

phone: **0845 080 1800** or **0300 123 9 123**

For complaints about our Claims Management service:

Claims Management Regulator, 57-60 High Street, Burton on Trent, Staffordshire, DE14 9DP.

website: www.claimsregulation.gov.uk

email info@claimsregulation.gov.uk

phone **0845 450 6858** or **01283 233309**

The Regulator can review the handling of the complaint and can give a direction on further handling of the complaint. However, he cannot determine a complaint or award compensation.