

## Complaints Handling Procedure

In the event that you have any complaint against us you should in the first instance contact either the person who looks after your investment affairs or the Firm's Compliance Director.

Your complaint will be formally logged and handled as follows:

Within 5 business days of our receiving your complaint

If we resolve your complaint to your satisfaction by the close of the third business day following receipt, you will be sent a 'summary resolution communication'. If we are not able to resolve your complaint within this time frame you will receive a letter which will:

- Acknowledge receipt of your complaint and indicate that we are dealing with it.
- State that we will write to you in more detail within 4 weeks of the date the complaint was received.
- In the case of an oral complaint, include a statement of our understanding of the nature of your complaint and a request for you to confirm the accuracy of this.
- Enclose a copy of this JM Finn & Co Complaints Handling Procedure leaflet.

Within 4 weeks of our receiving your complaint

An investigation will be undertaken by the Compliance Director or an officer or employee appointed by them. This will be someone who was not originally concerned in the matter or activities which are the subject of complaint. At the end of this investigation, or 4 weeks after receipt of your complaint you will be sent:

Either

- A response informing you of our assessment of your complaint and how, if you are entitled to do so, to refer it to the Financial Ombudsman Service (or the Information Commissions Officer for Data Protection complaints) if you are not satisfied.

Or

- A holding response explaining why we have not been able to complete our assessment and indicating when we hope to do so.

Within 8 weeks of receiving your complaint

You will be sent:

Either

- A response informing you of our assessment of your complaint and how to refer it to the Financial Ombudsman Service (or the Information Commissions Officer for Data Protection complaints) if you are not satisfied.

Or

- A holding response explaining why we have not been able to complete our assessment; indicating when we hope to do so; informing you how, if you are entitled to do so, to refer it to the Financial Ombudsman Service; and including a copy of the Financial Ombudsman explanatory leaflet.