

# Complaints procedure

## We have a commitment to you when handling your complaint.

Close Brothers Limited is committed to providing products and services of the highest standard. Should you feel we've fallen short of this, we would like to know so that we can put things right. Your feedback is very important to us and helps improve the service for all our customers.

### **If you have a complaint**

Where you wish to raise a complaint, you may contact us verbally over the telephone or in writing if preferred, using the following contact details:

#### ***By phone***

020 7655 3100 (please have your account details to hand)

#### ***By email***

enquiries@closebrothers.com

#### ***By post***

FAO: Complaints Department, Close Brothers Limited, 10 Crown Place, London, EC2A 4FT

We will refer your complaint onto the relevant complaints department on your behalf.

### **If we can't resolve the matter straight away**

Wherever possible, we will attempt to resolve the matter during your initial telephone call to us, or we may attempt to call you where appropriate. Where a more detailed investigation is required, or we have been unable to speak with you, we will acknowledge your complaint in writing within five working days of receiving it. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day. Where possible, we will provide you with a full response within this acknowledgement letter.

### **Complaints that require further investigation**

We will always try to resolve your complaint as quickly as possible, however sometimes this is not possible. If we do not reach a decision in time to include it in your acknowledgement letter, or it was necessary to carry out additional investigations (e.g. listening to recorded calls or awaiting additional information), we will explain why and let you know when we will next contact you.

In the unlikely event that we have not finished investigating your complaint eight weeks after we received it, we will send you a further letter to:

- Explain why we have been unable to reach a decision
- Let you know when you can expect our final decision
- If eligible, provide contact details for an Alternative Dispute Resolution entity and explain their service

## Our response

Once we have fully investigated the matter, we will write to you confirming our decision, how it was reached and any offer of redress where this is appropriate. Should you be unhappy about our response, if eligible, you may refer the matter to one of the following Alternative Dispute Resolution entities:

UK Regulated Business:

The Financial Ombudsman Service (FOS) is an independent arbitration service provided free for consumers. Should you be dissatisfied with our response you may contact the FOS within six months (unless informed otherwise), using the contact details below:

- Entity: Financial Ombudsman Service (FOS)
- Address: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Telephone: 0800 023 4567 or 0300 123 9123
- Email: [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)

Republic of Ireland (ROI) Regulated Business:

The FSO provide a free consumer complaint referral process. Following our complaints process does not affect your right to seek independent legal advice:

- Entity: Financial Services Ombudsman (FSO)
- Address: Financial Services Ombudsman, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2
- Telephone: 1890 88 20 90
- Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)
- Website: <https://www.financialombudsman.ie/>