

Complaints Handling Policy

Our aim is to ensure we offer all our customers an excellent level of service across all areas of our business. If at any time we have given you a less than satisfactory service, we shall try to do everything reasonable to put it right.

Regulatory requirements

The Financial Conduct Authority ("FCA") requires the Firm to operate a Complaints Handling Policy that enables the effective identification, investigation, and resolution of customer complaints.

Definition

The FCA define a complaint ***"as any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of a customer or potential 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 and relates to an activity of the Firm or any other organisation that the Firm has some connection to in marketing or providing financial services or products"***.

In other words, a complaint is any expression of dissatisfaction about the provision of the Firm's credit broking activities, whether justified or not.

We strive to ensure that there should be no reason for customers to have any cause for complaint in relation to the service we provide. In the unlikely event that customers wish to raise a complaint or have any other concerns about any service we have provided they may submit a formal complaint

The following complaints procedure is made available to every customer upon request, will be supplied upon receipt of a complaint and is published on the Firm's website.

Submitting a complaint

Complaints may be made in writing, by email, by telephone or in any other form in respect of a service that the Firm has provided. Customers making a complaint should use the following contact details:

Telephone: 01572 774 830

Address: TOP 555 Limited, Burley Road, Oakham, Rutland, LE15 7AA

Email: sales@top555.co.uk

What information do you need to make a complaint?

Please have the following information available when you call, or include them in any email or letter that you send us:

- Your full name, address, and where applicable reference number
- Details of your complaint
- Copies of any correspondence or documents relating to your complaint
- How you wish us to resolve the complaint

We will always attempt to resolve complaints as quickly as possible. We will aim to do this by **close of business on the third working day** following receipt of a complaint. If we can agree a resolution within this time frame, we will follow up by letter or email, to confirm this and explain the next steps. If the resolution is accepted, this will conclude the complaint.

Acknowledgement

Where we need more time to resolve a complaint, or a formal written complaint is received, we will send a written or electronic acknowledgement to the customer within **five business days**, outlining our understanding of the complaint points and identifying the individual handling the complaint.

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.

Complaints investigation

We will endeavour to issue a final written response to the complaint within **eight weeks** of initial receipt.

the Firm' 'final response', being a written response from the respondent which:

(a) accepts the complaint and, where appropriate, offers redress or remedial action (appropriate redress will not always involve financial redress); or

(b) offers redress or remedial action without accepting the complaint; or

(c) rejects the complaint and gives reasons for doing so

and which:

(d) informs the complainant that if they are not satisfied with our response, they may refer their complaint to the Financial Ombudsman Service ("FOS") by letter, email, or telephone.

If we uphold your complaint, we will take all appropriate steps to rectify the error promptly, offer an apology for the error and where appropriate, may offer redress or remedial action.

We will retain a log of all complaints received and the outcome. A complaint file will be created for each complaint, reference to the log, and which will contain all communication with complainants, the actions taken to investigate the complaint, the findings, and a copy of the final response to the complainant.

If a complaint is not resolved after eight weeks, we will explain why we are not able to make a final response and indicate when we expect to be able to provide one; or if dissatisfied with our final response, complainants can refer the complaint to the FOS who can be contacted by any of the following ways:

Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Online: www.financial-ombudsman.org.uk

By freephone: 0800 023 567 *

Or Standard Telephone: 0300 123 1 123 *

Outside of the UK: +44 20 7964 0500

*** Calls are charged at the same rates as 01/02 number on mobile tariffs.**

E-mail: complaint.info@financial-ombudsman.org.uk

The FOS can investigate complaints up to six years from the date of the problem happening or within three years of the complainant becoming aware of the problem. **Complaints to the Financial Ombudsman Service must be done within six months of our final response to the complaint.**

Updates

We may change this policy from time to time by updating this page. This may occur due to change in regulatory framework or a change in contact information.
