



COMPLAINTS HANDLING PROCEDURES – CUSTOMER COPY

This leaflet provides information on how we will act in the event that we receive a complaint from you. It describes the procedures, which are in accordance with the requirements of our regulator, the Financial Conduct Authority that we will follow.

Any complaint you have should be referred in the first instance to:

Debbie Jukes - Partner
Equilibrium Financial Planning LLP
Ascot House
Epsom Avenue
Handforth
Wilmslow SK9 3DF
t : + 44 (0) 161 486 2250

We aim to provide our clients and their advisers with excellent client service but at times things can go wrong. If you are unhappy with our service, or think there is a problem, please let us know immediately.

We will resolve complaints as quickly as we can. Some complaints require detailed investigation and/or a dialogue with third parties and take some time to resolve.

We will provide fair redress where we believe it is appropriate. For this purpose, fair means proportionate to the circumstance, consistent with Financial Conduct Authority Rules and Financial Ombudsman Guidelines.

Immediately upon receipt of your complaint, our Compliance Oversight Officer will determine whether you are an eligible complainant and whether your complaint is an eligible complaint. Where we are unable to determine your classification, we may contact you to obtain further information. Complainants who are not eligible complainants and complaints that are not eligible complaints may not be subject to all of these procedures.

Where our Compliance Oversight Officer has reasonable grounds to be satisfied that another firm may be solely responsible for your complaint, he may refer your complaint to the other firm. This referral will be made in writing and fairly and promptly on receipt. The Compliance Oversight Officer will inform you of his actions in writing and will include the other firm's contact details.

Where our Compliance Oversight Officer has reasonable grounds to be satisfied that another firm may be jointly responsible, he will follow the same procedure as set out above however, he will follow our normal complaints procedures in respect of the part of the complaint for which we are responsible.

We have two levels of complaint:

A complaint where we can resolve it informally within three days of your confirming its nature. Where we resolve such a complaint informally, we will write to you summarising the complaint, the resolution we agreed with you at the time and remind you of your right to refer the complaint to FOS.

Where a complaint cannot be resolved informally, we will enter the formal written dispute service, which we aim to resolve as soon as possible and in any event within eight weeks of notification. Upon receipt of a complaint our Compliance Oversight Officer or his nominee will send you a written acknowledgement fairly and promptly of the complaint that will include:

- (i) the name of the Compliance Oversight Officer and contact details;
- (ii) a statement that a written report will follow once the investigation is complete;
- (iii) confirmation that, a holding response will be issued to keep complaints reasonably informed if the complaint is not resolved. We aim to issue a holding letter after four weeks and explain why we are not yet in a position to resolve the complaint and give an indication of when further contact will be made.
- (iv) in the case of an oral complaint only, a statement of our understanding of the nature of your complaint and a request for you to confirm this in writing; and
- (v) a copy of these procedures.

If the investigation has still not been completed after eight weeks, we will send you a further letter stating that we are still not in a position to provide a final response, explaining the reasons for the delay and providing a further target date for resolution of your complaint.

This letter will also advise you that, you may have the right to refer the matter to the Financial Ombudsman Service ("FOS") if you are dissatisfied with the delay. We will also include a copy of the FOS explanatory leaflet "Your complaint and the Ombudsman". You can find further details of the Financial Ombudsman Service on their website at www.financialombudsman.org.uk.

Once the investigation is complete, a final response letter will be sent by the Compliance Oversight Officer that will provide you with a summary of our investigation and our decision in the matter. This will also include a copy of the FOS explanatory leaflet.

If at this stage you are dissatisfied with the outcome of our investigation, and have an eligible complaint, and wish to refer the matter to the FOS, you must do so within six months of the date of the final response letter or you may lose the right to refer the complaint.

We are also obliged to make regular reports to the Financial Conduct Authority detailing the number and breakdown of all complaints (eligible complaints received from eligible complainants) we have received during the previous six months including those that are still outstanding.