

If you are dissatisfied with our service or the advice you have received

Our service

We strive to provide excellent service and advice at all times, however, on occasions a problem may occur which causes you to become dissatisfied or concerned. Any comments that you make are an opportunity for us to identify if there are areas where we can improve our service or advice to meet your needs, both now and in the future.

If you feel that you wish to raise an issue of complaint with us, then this document is intended to outline what procedures we will adopt to deal with the issues raised. The provision of a copy of our procedures does not infer liability on the part of the Radcliffe & Co (Life & Pensions) Ltd.

Who to contact?

If you are dissatisfied with the service or advice you have received please contact us at the following address:

The Compliance Officer

Radcliffe & Co
Meridans House
7 Ocean Way
Ocean Village
Southampton
Hampshire SO14 3TJ

Tel 02380 222 444
Fax 02380 334 194

Email: customerservices@radcliffe-ifa.co.uk

You may choose to do this by letter, telephone, fax, e-mail or in person.

What we will need to know

We will need you to summarise the problem that you have experienced and why you feel you have cause for complaint.

What we will do

Our complaints investigation will follow set guidelines and rules issued by the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

1. If we are able to complete the formal investigation into your concerns and we can respond in 3 working days, we will do so. This will end the complaint investigation.
2. If this is not possible, we will issue an acknowledgement of your complaint within a reasonable timeframe of receipt. If you have made a verbal complaint, we will outline our understanding of your complaint and what we propose to investigate.
3. If we are not legally liable for your complaint and cannot therefore investigate on your behalf we will advise you accordingly and, if we are able, direct you to the appropriate parties who retain liability for the advice you have received or the Financial Services Compensation Scheme (FSCS).

4. If we are responsible, we will then arrange for your complaint to be investigated by an experienced professional. Wherever possible we will contact you promptly to advise you of the outcome of our investigation. However, if we cannot conclude our full investigation within four weeks, we will write to advise you of the progress to date and why we have not been able to complete the investigation. We will also advise you of when we are likely to be able to respond to your complaint.
5. We would normally hope to complete a full investigation and respond to you within eight weeks of your original complaint.
6. When we have completed our investigation, we will provide a written response to your complaint, which will:
 - Summarise our understanding of your complaint
 - Outline the result of our investigation
 - Explain the decision that we have reached and the reasons behind it, and also explain what action that we propose to take as a result of our investigation.

On receipt of this response, if you feel that your complaint has been misunderstood or we have not considered all relevant information, then please contact us and explain your position. We will arrange for a review of our initial findings to be carried out.

If you are still not satisfied

If we have been unable to resolve your complaint you may have the option of referring your case to the Financial Ombudsman Service (FOS). We will provide details at the appropriate time of how to refer a complaint to the FOS and if it is possible you must do so within six months of the date of our final response to you. The procedure for doing so will be contained in the information that we will send to you with our final decision.

We are bound by the Financial Ombudsman's Service decision, but you are not.

The contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel 0800 023 4567 / 0300 123 9 123
Website www.financial-ombudsman.org.uk