JAMES HAY PARTNERSHIP

A guide to our

Complaint Procedure

- When a complaint is received from you in relation to a regulated product, we will promptly provide you with a written acknowledgement when we receive the complaint.

- Your complaint will be handled by a person of appropriate competence and experience. That person will not have been directly involved in the matter which is the subject of the complaint.

- We will endeavour to resolve any complaint as soon as possible.

- We will respond to you within 4 weeks of receiving your complaint, providing either a final response or a holding response that will indicate when we will make further contact. This further contact will be within 8 weeks of receipt of the complaint.

- By the end of 8 weeks, we must send you either a final response or a response which explains that we are still investigating the complaint, giving reasons for the delay and likely timescales. We will also, where appropriate, provide you with details of the Financial Ombudsman Service, along with a copy of their Leaflet 'Your Complaint and the Ombudsman' and a statement confirming that an approach can be made to the Financial Ombudsman Service if you are dissatisfied with the outcome and the length of time the matter has taken.

Financial Ombudsman Service contact details:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0800 023 4567*

* calls to this number are normally free for people ringing from a "fixed line" phone - but charges may apply if you call from a mobile phone.

- In deciding whether or not to uphold a complaint, we may consider any relevant guidance published by the Financial Conduct Authority, the Financial Ombudsman Service and any other relevant regulatory guidance previously published.

- Please note that only the following categories of persons are able to refer their complaint to the Financial Ombudsman Service and that some of our customers may be ineligible under the rules of this scheme:
  - a consumer; or
  - a micro enterprise (an enterprise carrying on an economic activity which employs fewer than 10 persons and has a turnover or annual balance sheet of less than €2 million); or
  - a charity whose annual income is less than £1 million at the time of their complaint; or
  - a trustee of a trust whose net asset value is less than £1 million at the time of their complaint.

- Where a complainant is not deemed to be an eligible complainant or where a complaint is received in respect of a non-regulated product such as a SSAS, we will record and investigate the complaint in accordance with the above procedure. However, complainants will not be eligible to refer their complaint to the Financial Ombudsman Service.

  SSAS clients may be able to refer their complaint to the Pensions Ombudsman at the following address:

  The Office of the Pensions Ombudsman
  11 Belgrave Road
  London
  SW1V 1RB

  Telephone: 020 7630 2200

- Using your own Solicitor, Financial Adviser or other third party complaint-handling firm does not affect how we review your complaint. However, please be aware that:
  - We do not charge you to investigate your complaint.
  - We will not be liable for any costs incurred if you decide to employ a third party to handle your complaint during this review.
  - Where your complaint is upheld and redress is due, compensation will, in general, be paid to the scheme directly in respect of losses to that scheme and to the customer directly in respect of losses to the customer.

If you have any concerns with the way in which your complaint is being handled, please contact:

The Complaints Manager
James Hay Partnership
Dunn's House
St Paul's Road
Salisbury
SP2 7BF

Telephone 0845 850 4455**

** Calls from a BT Landline will be charged at local rate. The cost of calls from non-BT landlines and mobiles will vary. Please consult with your provider for information on your call charges.

James Hay Partnership is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to receive this document in an alternative format please contact us on 0845 850 4455. For the hard of hearing and / or speech impaired, please use the Typetalk service via 18001 0845 850 4455.

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