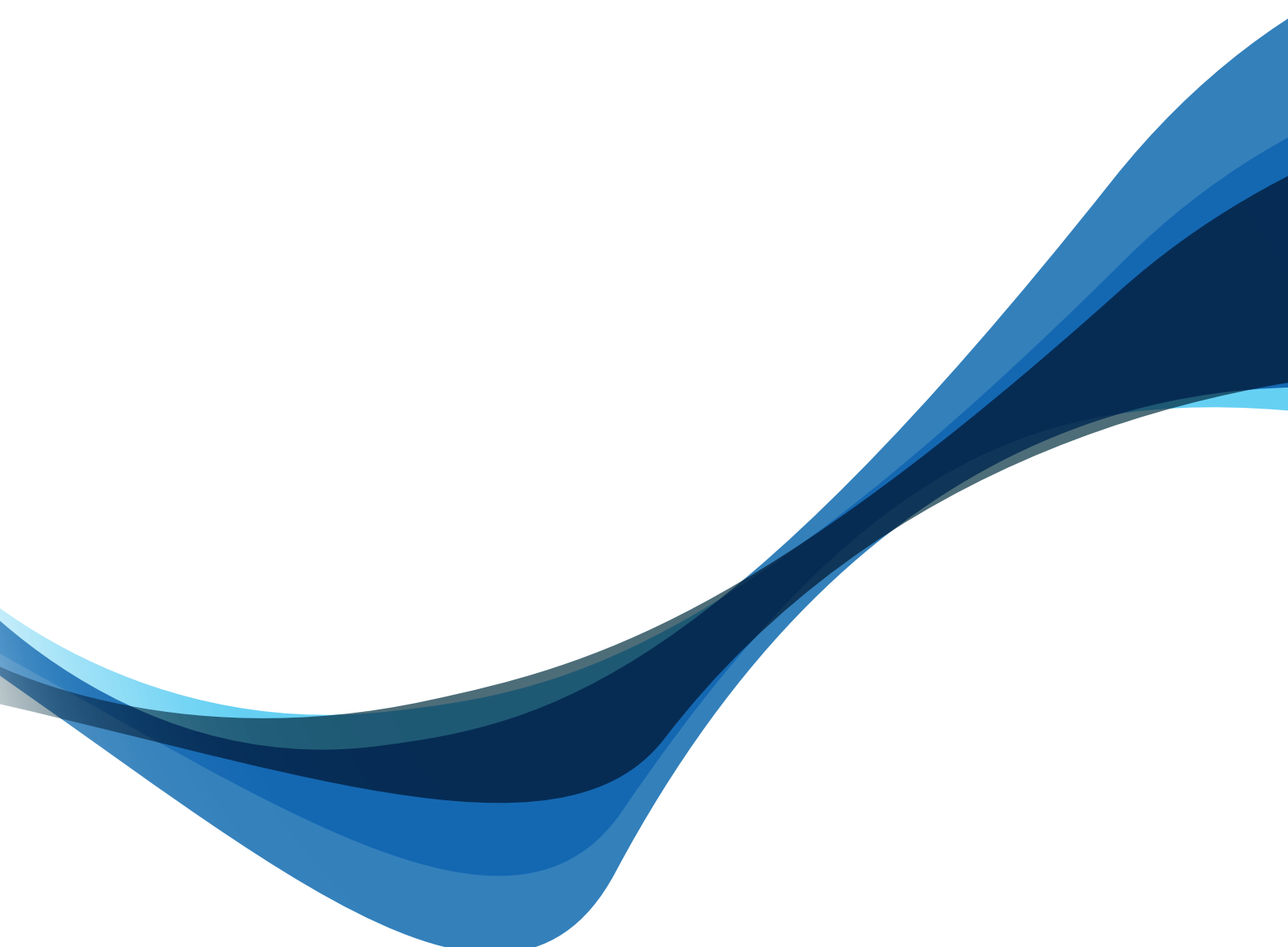


# A guide to our Complaint Procedure



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## Complaint Procedure

If you make a complaint 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.

If a final response has not been issued within four weeks of receipt of your complaint, we will write to you providing a holding response that will indicate when we will make further contact. This further contact will be within eight weeks of receipt of the complaint.

By the end of the eight 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 by you to the Financial Ombudsman Service if you are dissatisfied with the outcome and the length of time the matter has taken.

The Financial Ombudsman Service can be contacted via the following:

**Financial Ombudsman Service**  
**Exchange Tower**  
**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.

Telephone: **0300 123 9 123**

Calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs.

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)

In deciding whether or not to uphold a complaint, we may consider any relevant guidance published by the Financial Conduct Authority (FCA), 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 in relation to a complaint relating wholly or partly to payment services, either at the time of the conclusion of the payment service contract or at the time of their complaint; 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; or
- an individual identified as a politically exposed person, a family member of a politically exposed person, or a known close associate of a politically exposed person; and where the complaint is that such identification is incorrect; or relates to an act or omission consequence of such identification.

Where a complainant is not deemed to be an eligible complainant or where a complaint is received in respect of a non-FCA 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 via the following:

**The Office of the Pensions Ombudsman**  
**10 South Colonnade**  
**Canary Wharf**  
**London**  
**E14 4PU**

Telephone: **0800 917 4487**

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

If your complaint is regarding the administration of a personal pension plan, your complaint may be more appropriately referred, free of charge, to the Pensions Ombudsman. Where applicable, we will provide appropriate referral rights when sending our final response.

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 about your pension is upheld and redress is due, compensation will, in general, be paid to the pension scheme directly in respect of losses to that pension scheme, and to the customer directly in respect of losses to the customer.

If you have taken out a regulated James Hay product online, there is an Online Dispute Resolution (ODR) platform created by the EU Commission which allows consumers to submit a complaint through a central website. The complaint will then be directed to the relevant approved Alternative Dispute Resolution (ADR) provider. For regulated products taken out with James Hay, the ADR provider is the Financial Ombudsman Service. The contact details of the Financial Ombudsman Service are given above. More information about the ODR platform can be found at the European Commission website: [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr)

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: **03455 212 414**





We are able to provide literature in alternative formats. For a Braille, large print, audio or E-text version of this document call us on 03455 212 414 (or via the Tynetalk service on 18001 03455 212 414).

James Hay Partnership is the trading name of James Hay Services Limited (JHS) (registered in Jersey number 77318); IPS Pensions Limited (IPS) (registered in England number 2601833); James Hay Administration Company Limited (JHAC) (registered in England number 4068398); James Hay Pension Trustees Limited (JHPT) (registered in England number 1435887); James Hay Wrap Managers Limited (JHWM) (registered in England number 4773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England number 7259308); PAL Trustees Limited (PAL) (registered in England number 1666419); Santhouse Pensioner Trustee Company Limited (SPTCL) (registered in England number 1670940); Sarum Trustees Limited (SarumTL) (registered in England number 1003681); Sealgrove Trustees Limited (STL) (registered in England number 1444964); The IPS Partnership Plc (IPS Plc) (registered in England number 1458445); Union Pension Trustees Limited (UPT) (registered in England number 2634371) and Union Pensions Trustees (London) Limited (UPTL) (registered in England number 1739546). JHS has its registered office at 2nd Floor, Gaspé House, 66-72 Esplanade, St Helier, Jersey, JE1 1GH. IPS, JHAC, JHPT, JHWM, JHWNC, SPTCL, SarumTL, IPS Plc, PAL, STL, UPT and UPTL have their registered office at Dunn's House, St Paul's Road, Salisbury, SP2 7BF. JHAC, JHWM, IPS and IPS Plc are authorised and regulated by the Financial Conduct Authority. The provision of Small Self Administered Schemes (SSAS) and trustee and/or administration services for SSAS are not regulated by the FCA. Therefore, IPS and IPS Plc are not regulated by the FCA in relation to these schemes or services. (04/19)