ClearView
Financial Consultants

Offices at: 1 Burgh Road, Aylsham, Norfolk NR11 6AJ Tel: 01263 734859
Station Road, Hoveton, Norfolk NR12 8UR Tel: 01603 273590

Email: support@smithifa.co.uk Web: www.smithifa.co.uk

# OUR COMPLAINTS PROCESS

**Definition of a "Complaint"**
Any expression of dissatisfaction that we receive from a client will always be treated as a complaint. We are always alert to comments made by clients (especially those "throw away" or "tongue in cheek" ones) that could warrant us needing to follow our full complaints handling process (see below.) We will always ensure that the decision as to whether a given comment or situation is to be handled as a full complaint rests with the client, not the member of staff receiving their initial expression of dissatisfaction.

**Our Process:**

1. **Acknowledge & Empathise**
Whenever we receive or detect an expression of dissatisfaction, we will not ignore it. Instead, we will tell the client that we hear what they have said and stress that we never want any of our clients to feel unhappy about our work or the service they receive from our firm. We will then explain that we do have a Full Complaints Handling Process that can be followed if it is necessary.
2. **Clarify & Confirm**
We will then ask questions to get to the bottom of what is making the client say what they are. What exactly is wrong? Can we clearly see how it happened? Are us and the client both clear about all facts?
3. **Resolve it now**
Are we able to resolve the matter right now to the customer's satisfaction? If we can then we will do so. Importantly, once we have taken action(s) to resolve the situation, we will ask the client if they wish us to register this as a FORMAL COMPLAINT. If so, we will proceed to step 5 of this process. If not, we will go to step 4 and mark the case log as "Resolved at source to client's satisfaction – No Further Action Agreed."
4. **Record the event**
We will make a suitable entry into our complaints recording log which will include making a summary of the situation onto an individually numbered case sheet. We will then also include the statement "Resolved at source to the client's satisfaction – No Further Action Agreed"
5. **Escalate**
   - *If we are unable to resolve the case to the client's complete satisfaction there and then, the case must be escalated.* We will make an entry into the complaints file as per 4 above. The case will then be referred to Edward Matless and all relevant information shared. If the complaint relates to work that Edward Matless has himself been involved with, then instead the case will be referred to Martin Smith.
   - We will explain to the client that we are now escalating their complaint. We will tell them **who** we will be referring the matter to (Edward Matless or Martin Smith – see below) and that we will be doing so **today**.
   - We will explain that Edward Matless or Martin Smith will make contact with them **within the next 7 working days** to discuss matters and share their initial findings. We will also ask the client for the contact phone number(s) and email address.
6. **Investigate & Feedback**
Edward Matless or Martin Smith will now contact the client as a matter of urgency to introduce the fact that they are now responsible for seeking to resolve the complaint and to share with the client what facts and figures they are aware of at this stage. We will look to gain more information from the client if it is needed.

We will also agree what actions we will take and when we are going to take them and agree when we will next update the client and how we will supply that update. Edward Matless or Martin Smith will then note the Complaints Log with all activities.

**7. Timescales**

Day 1 – initial complaint received and the details passed to Edward Matless Martin Smith.
By end of Day 2 – Edward Matless or Martin Smith are to have contacted the client to introduce themselves.
Before the end of Day 7 – Edward Matless or Martin Smith MUST have made contact with the client.
Before the end of day 15 – Edward Matless or Martin Smith are to report back to client with findings and seek to resolve. If case remains unresolved, they will agree what next actions are to take effect and when.
Before the end of Week 8 – if the additional actions and subsequent communication with the client leaves us being unable to resolve the complaint, Edward Matless or Martin Smith must issue a final letter to the client. This is to include reference to the client's ability to refer to Financial Ombudsman Service (FOS) giving the client the FOS contact details. Clients then have up to 6 months from the date of our Final Letter to make contact with FOS.

**8. Communication and Learning**

Edward Matless or Martin Smith are to issue a Final Letter to the client stating all findings and how we have resolved the complaint. The client needs to be sent this letter, returning a signed version to us in acknowledgement. Edward Matless or Martin Smith are to discuss the specific case in detail with any member of our team who was involved in the case prior to the complaint being reported. If the case was handled by Edward Matless, he will then discuss the case with Martin Smith who will consider whether any form of further action is warranted.

***We all make mistakes.***
***What we do about them when they happen gives us the opportunity to impress.***