

Complaints procedure for Customers

We aim to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients. This procedure explains how we will deal with any complaints. It also tells you what you can do if you think your complaint has not been resolved to your satisfaction.

If you have a complaint:

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us by telephone or in writing and your complaint will be resolved by the appropriate person in the shortest possible time. To help us to investigate and resolve your concerns as quickly as possible, you should in the first instance contact the department with which you have been dealing.

To register a complaint contact us by either:

Email: compliance@pch.uk.com

Telephone 01327 353911

Write to us at 17 White Horse Yard, Richmond Road, Towcester, NN12 6BU.

As soon as a complaint is received:

All written complaints and verbal will be acknowledged by our Compliance team, in writing within five business days of receipt.

This acknowledgement letter will contain our understanding of the complaint and will ask you to confirm that you agree with our understanding of the matter.

If the complaint can be resolved within five business days our acknowledgement letter will also outline the result of our investigation unless the complaint can be resolved to your satisfaction by the end of three business days after receipt when we will provide you with a summary of the resolution of the complaint.

If our investigation is not resolved within five business days, our acknowledgement letter will confirm that we will:

- Investigate the complaint and aim to respond within four weeks of receiving the complaint
- Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay
- Explain that on completion of our investigation we will inform you of the outcome and the options available to you.

If the complaint is about another party, we will refer details of the complaint to the third party and confirm this course of action to you in writing.

After we have investigated the complaint:

Immediately on completion of our investigation our Compliance team will write to you detailing the outcome of our investigation.

We will set out the nature and terms of any settlement (if applicable). Any compensation we offer will be fair and the basis of the calculation will be explained.

Regulated Contracts of Insurance:

If you have a regulated insurance contract with us and are not satisfied with our final response, or we take longer than 8 weeks to resolve your complaint, you may be eligible to refer the matter to the Financial Ombudsman Service. You must do this within six months of our final response or you may lose that right. When we send you our final response, we will also provide you with a copy of the Financial Ombudsman Service's explanatory leaflet.

The contact details for The Financial Ombudsman Service are as follows:

The Financial Ombudsman Service

Telephone: 0300 123 9123 or 0800 023 4567

Address: Exchange Tower, Harbour Exchange Square, London, E14 9SR

You can contact the FOS by email at complaint.info@financial-ombudsman.org.uk.

Further information is available on the FOS website:

www.financial-ombudsman.org.uk.