

In the event that our service does not meet your expectations in any way, we ask you to make a complaint to our principal, Premier Choice Healthcare Ltd. Premier Choice Healthcare's Customer Guide to Complaints is detailed below:

Customer Guide to Complaints

What is a complaint?

The Financial Conduct Authority's definition of a complaint is any oral or written expression of dissatisfaction, whether justified or not, about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

What to do if you wish to complain

In the event that our service does not meet your expectations in any way, we ask you to make a complaint to us, by contacting:

- Ann Daniels, CEO or
- Teresa Ostle, Compliance Manager

You may contact us by telephone or in writing:

- Telephone: 01327 353911
- Email: anndaniels@pch.uk.com or teresaostle@pch.uk.com
- Post: 17 White Horse Yard, Richmond Road, Towcester, NN12 6BU.

We will handle your complaint fairly and, as part of our quality procedures, we will use it to maintain and improve our service.

Most complaints can be resolved within 3 business days

It is our aim to resolve complaints quickly and if we are able to contact you and can resolve your complaint to your satisfaction within 3 business days we will do so. We will then write to you to confirm this.

If your complaint cannot be resolved in 3 working days

If we need longer than 3 working days to resolve your complaint we will write to you promptly to advise you of this and explain how we will handle your complaint. You will be kept informed of the progress of our investigation and we aim to provide you with our final response to your complaint within 8 weeks of the date you made your complaint.

Next steps if you're still unhappy

If you are not happy with the outcome of your complaint, and are an eligible complainant*, you can ask the Financial Ombudsman Service (FOS) to review your case.

You'll need to contact them within 6 months of the date of our final response letter.

You can also ask the Ombudsman to review your case if we have not provided you with a final decision within 8 weeks of receiving your complaint.

If you are an eligible complainant*, we will enclose a copy of the FOS explanatory leaflet with our letter to you. The leaflet, entitled "Your Complaint and the Ombudsman", outlines full details of the eligibility to refer a complaint.

The service they provide is free and impartial and they can be contacted as follows:

- Telephone: 08000 234567
- Email: complaint.info@financial-ombudsman.org.uk
- Post: Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Website: <http://www.financial-ombudsman.org.uk>

*An eligible complainant is defined as a private individual; a small business which has an annual turnover and/or balance sheet up to £2m AND fewer than 10 staff; a charity which has annual income of less than £1 million or a trustee of a trust which has net asset value of £1 million.

The FOS cannot consider a complaint if contacted:

- less than eight weeks after the date the complaint was received and a final response has not been given;
- more than six months after the final response; or
- more than six years after the event being complained about occurred.

If you are an eligible complainant and remain dissatisfied after the above processes have been concluded you may have the right to refer the matter to an Approved Dispute Resolution Facility. We will provide details upon request.