

How we will handle your complaint

Drummonds is committed to providing an exceptional service to everyone; however, we recognise that things can go wrong from time to time. If you are reading this guide, you may have experienced one of those unfortunate occasions, where things have not gone as you would have expected, as we are for for that.

This document explains how we will deal with your complaint. It also tells you what you can do if you are not satisfied with how your complaint has been resolved. Our aim is to handle your complaint fairly, consistently and quickly. In order to do this it will help if when making your complaint you provide as much information as possible regarding your concerns and tell us how you would like us to resolve the problem.

Timescales

We will always attempt to resolve your complaint as quickly as possible. We will aim to do this by close of business on the third working day following receipt of your complaint. If we are able to agree a resolution with you within this time frame, we will write to you by letter or email, to confirm this and explain your next steps.

There may be occasions when we need more time to resolve your complaint. If this is the case, we will send you an acknowledgement of your complaint in writing, which outlines our understanding of your complaint points.

The Regulator, the Financial Conduct Authority (FCA), allows us eight weeks to investigate a complaint and issue a final response but we will always aim to get your complaint resolved prior to this deadline. Should we exceed this timescale, we will write to you confirming your next steps.

Our Investigation

Your complaint will be investigated by our Compliance Assessor, who would not have been directly involved in the events that led to your Complaint. Our Compliance Assessor will review the relevant information on our system and any information provided by you as part of the complaints investigation process. Please note that our Compliance Assessor may contact you to obtain further information, where appropriate.

If we uphold your complaint we will apologise and we will explain what went wrong. Wherever possible, we will take steps to prevent the problem happening again

The Financial Ombudsman Service

If we are unable to provide a resolution to your complaint within eight weeks, or you are dissatisfied with our response you may refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of our final response letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The telephone number for the Financial Ombudsman Service is: 0800 023 4567. Further details about the Financial Ombudsman Service can be obtained from their website at www.financial-ombudsman.org.uk.

How to contact us about your complaint

If you want to raise a new complaint, or discuss an outstanding complaint you can contact us using the methods below:

You may cancel this service at any time, at no cost to you by informing us of your decision:

- BY LETTER: Drummonds Limited, Blackwell House, Guildhall Yard, London, EC2V 5AE
- BY EMAIL: claims@drummondsltd.co.uk
- BY TELEPHONE: 0161 791 1480