

## **COMPLAINTS POLICY AND PROCEDURE**

### **1. Purpose**

- a) This document represents our policy towards complaints, how a consumer can make them and how as a company we handle them.
- b) This policy and procedure have been created to meet general standards and requirements and complies with standard complaint handling procedures, including the Financial Ombudsman Service (FOS) and FCA regulations such as CONC and DISP.
- c) We take our responsibilities seriously, in addition to the legal and regulatory requirements we have as a financial firm.
- d) We are committed to ensuring the fair treatment of our consumers and ensuring they face no post sale barriers with our service, and we have effective and transparent procedures in place.
- e) As a business we ensure that complaints can be made using any reasonable means and recognize complaints require a resolution.

### **2. Definition**

As per FCA material, they define a complaint as the following –

‘Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.’

### **3. Customer Complaints Procedure**

‘Our aim is always to provide an exceptionally high level of service to all of our customers. Where customers are unsatisfied, it’s important to us that this is dealt with objectively, fairly and as quickly as we are able to.’

The following procedure explains how we deal with complaints, our commitments to you

and what action to take if you think your complaint has not been resolved to your satisfaction.

If you have a complaint about any aspect of our service, then we would like to hear from you.

Please use the below details to let us know:

- Telephone: 02074594987 (OPT 3)
- Email: [danny@tevcuk.com](mailto:danny@tevcuk.com)
- Post: 301 Theobalds Enterprise Centre, Platinum Way, Cheshunt, Herts, EN88YD

We kindly ask, so we can look into your complaint as quickly as possible. You include as much detail as you can, however if we are missing anything we will be in touch. We will aim to come back to you within 48 working hours of receiving your complaint.

If we are able to investigate and resolve your complaint within 3 days, you will receive a summary resolution response from ourselves, which will detail our outcome and findings.

In the event our investigations take longer than 3 days, we will issue you a Final Response within the 8-week timescale. Whilst we try to close any complaint before this 8-week time frame, we do need to make you aware we do have this time. Our final response will include detailed information about your complaint, our investigation and the resolution we have come to. If you are not satisfied with our Final Response or the handling of your complaint within the 8-week time frame, you can contact the Financial Ombudsman service using the details below. You must do this within six months of our final response.

W: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

T: 0800 023 4567P: Exchange Tower, Harbour Exchange, London, E14 9SR