

# **Complaints Policy**

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## 1. Introduction

Winterflood Business Services (**WBS, We and Us**) is regulated and authorized by the Financial Conduct Authority (**FCA**), as such we are required and are also committed to have in place and operate appropriate and effective formal procedures for handling complaints received from, or on behalf of, an eligible complainant. We will deal fairly and promptly with all complaints that we receive.

WBS is committed to provide the highest level of customer service and handling, any complaints that we may receive are a fundamental part of helping us to achieve this. We acknowledge that despite our best efforts there may be rare instances whereby you are dissatisfied with some aspect of our service and feel the need to express your dissatisfaction.

Although we are never happy to learn that you are dissatisfied, we greatly value your comments and we consider complaints to be a key indicator of how we are treating our customers and by ensuring that the root cause of any complaint is investigated future instances of the complaint can be either minimized or eradicated. This in turn helps us ensure that we are providing the best possible service and are treating our customers fairly.

## 2. How to make a Complaint

If you are dissatisfied with any aspect of our service and would like to make a complaint then we would like to hear from you. We are committed to ensuring that we make it as easy for you as possible to make a complaint and you can do this in any of the following ways:

- Call a member of our Customer Relations Team on: **+ 44 (0)203 100 0130**
- Send us a **secure email** to **wbsclientcomplaints@winterflood.com**
- Send us a fax on **+ 44 (0)20 7633 9482**; or
- Send us a written complain to the following address

**Winterfloods Business Services  
The Atrium Building Cannon Bridge House  
25 Dowgate Hill  
London  
EC4R 2 GA**

To help us ensure that we are able to address your complaint as quickly as possible please ensure that you detail the following if your complaint is in written form.

- Your full name address and Portfolio number (by fax or letter)
- The full details of your complaint
- How you would like us to remedy the issue
- A daytime contact telephone number

### 3. How will we deal with your Complaint

Upon receipt of your complaint we will record all the details of your complaint. We will then thoroughly investigate your complaint using all the information available to us. We will endeavour to resolve your complaint by the close of the business following the day we receive your complaint, in which case we will not acknowledge your complaint. If we are unable to resolve your complaint in such time because your complaint requires further investigation, we commit to the following:

- If we are unable to fully resolve the matter within three business days, we will send you a written acknowledgement of your complaint as soon as possible and in any circumstances within **5 working days of receipt**.
- We will make every attempt to ensure that we have been able to resolve your complaint within **4 weeks**. However if for reasons we are unable to resolve your complaint in such time we will write to you keeping informed of the progress that has been made and explain why we are unable to resolve your complaint.
- In any circumstance we will respond to you within **8 weeks** with our final response or if in an exceptional case, explain we are not able to make a final response and provide a time frame for such a response. We will also inform you that you may refer your complaint should you so wish to the Financial Ombudsman Service.

### 4. The Financial Ombudsman Service (FOS)

If for whatever reason you are not satisfied with our final response to your complaint you may refer your complaint to the FOS. This is body set up to by the FSA to resolve disputes between consumers and financial firms such as ourselves. To refer your complaint and final response to the FOS for independent review, you must be an eligible complainant. This means you must either be a private individual or a company with a turnover of less than one million GBP.

Please note that the FOS will only investigate your complaint once we have been given the opportunity to resolve your complaint. Their contact details are:

**The Financial Ombudsman Services**  
**Exchange Tower**  
**London**  
**E14 9SR**

For your convenience you may find a copy of all FOS information and contact details at the following web address: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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