

RSM 2000 Ltd

Complaints Procedure – Consumer Credit Regulated Activities – (Client Copy)

Complaints Procedure

At RSM 2000 Ltd we endeavour at all times to deliver a professional, caring and courteous service to all our customers. If you feel that we have not lived up to this promise, we would like to hear from you. Our Complaints Procedures is explained below, and a hard copy form is available on request from our Head Office at RSM 2000 Ltd, 1 The Boulevard, Shire Park, Welwyn Garden City, Hertfordshire, United Kingdom AL7 1EL

Making a Complaint

Clients can express dissatisfaction about the advice they have been given regarding the use of a particular product provider. We will need to establish whether your complaint relates to the information provided, or the service or performance of the system/service provided or the performance of the product provider.

Any complaint verbal or written will be referred to our *complaints manager* at the earliest opportunity or to a member of the senior management if the *complaints manager* is unavailable. We will also

- Acknowledge the complaint in writing promptly
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

Definition of a complaint

The FCA defines a complaint as any oral or written expression of dissatisfaction from or on behalf of a client, whether **justified or not**, which includes an actual or potential financial loss, material distress or material inconvenience.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an *eligible complainant*;
- Relating to regulated activity;
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

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Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to.

You can make a complaint via any of the methods listed below

Telephone

You can contact us on our phone number(s) listed below

Main Office Telephone Number: +44 03304000000

Write to us

Letters can be addressed to the Complaints Manager at

RSM 2000 Ltd
1 The Boulevard
Shire Park
Welwyn Garden City
Hertfordshire
United Kingdom
AL7 1EL

What will happen when you complain?

- We will treat your complaint fairly and impartially
- We will seek to investigate and resolve any complaint as quickly as possible.
- If we have made a mistake we will apologise and offer redress or remedial action wherever possible.
- If we reject your complaint we will explain why it has been rejected and what options remain available to you.
- We will review what happened and if necessary change the way we do things to avoid making the same mistake in the future

Complaints Settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a **'Summary Resolution Communication'**, being a written communication from us which:

- (1) Refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;

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- (2) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
- (3) Indicates whether or not we consent to waive the relevant time limits, (where we have discretion in such matters)
- (4) Provide the website address of the Financial Ombudsman Service; and
- (5) Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, we may also use other methods to communicate the information where:

- (1) We consider that doing so may better meet your needs; or
- (2) We have already been using another method to communicate about the complaint.

Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown.

We must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- Explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost
- Indicate whether or not we consent to waive the relevant time limits.

Closing a complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Financial Ombudsman Service

If you are still not satisfied with our final response, you may be entitled to refer your complaint to the Financial Ombudsman Service [FOS]. You must do so within 6 months of receiving our final response. You can contact them at:

Financial Ombudsman Service, Harbour Exchange, Harbour Exchange Square, , London, E14 9SR. Tel: 0845 023 4567. We will send you a copy of the FOS consumer information leaflet with our final response.