

OPUS INDEPENDENT FINANCIAL PLANNING LIMITED COMPLAINTS HANDLING PROCEDURE

CUSTOMER CARE PROMISE

You are receiving this information either because you have made a complaint to us or want to find out more about our complaint investigation process.

Opus Independent Financial Planning Limited is committed to a high level of customer support and service. We take very seriously any complaints levied against the firm or our advisers. We aim to treat customers fairly in all ways. We have therefore produced this guide to help you to understand the complaint investigation process.

What is a complaint?

The Financial Conduct Authority (FCA) provides a detailed explanation of what constitutes a complaint, but in summary it can be defined as *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 or a redress determination.*

I have a complaint, what can I do?

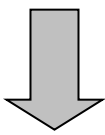
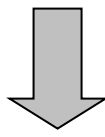
Firstly, you should contact us about your complaint. For more information, the FCA's website explains what to do if you are unhappy with any financial service or product. You can find this information on the Consumer section of the FCA website at

<http://www.fca.org.uk/consumers/complaints-and-compensation/how-to-complain>

How will we investigate your complaint?

We will investigate your complaint in accordance with the timescales below. If we are unable to resolve your complaint to your satisfaction, you have the right to refer your case to the Financial Ombudsman Service (FOS) www.financial-ombudsman.org.uk although you should allow us time to investigate your complaint before you do so. If you are unhappy with the FOS's findings, you may take your case to court.

Complaint handling timescales

5 business days	☒ Following the receipt of a complaint, whether oral or written, we will issue you with an acknowledgment letter promptly and advise you that we are dealing with your complaint
	☒ Where a complaint has been made orally, we will ensure that the letter of acknowledgement states our understanding of the complaint and invites you to confirm in writing the accuracy of our statement.
8 weeks	☒ We will investigate the complaint and let you know if the investigation is likely to extend beyond 8 weeks. If we are unable to provide a final response letter within 8 weeks we will write to you explaining why and indicate when you may receive a response. At this stage we will also inform you that you have the right to refer your complaint to FOS.
	☒ We will send you a final response letter once the investigation is complete. This will include details of whether the complaint has been upheld, any offer of redress or remedial action, inform you that you have the right to refer your complaint to FOS if you are dissatisfied with our findings and that you must do so within 6 months (a copy of the FOS explanatory leaflet will be enclosed). We may or may not consent to FOS investigating your complaint beyond this timescale.

Who will deal with your complaint?

Opus Independent Financial Planning Limited

Mr M Thomson
1 Coleshill Street
Sutton Coldfield
West Midlands
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