

# Complaints Procedure of Nixon Financial Services

We regard any expression of dissatisfaction from or on behalf of any client to be a complaint irrespective of whether it is made orally or in writing or whether it is justified or not.

We will provide a copy of this procedure to any client who makes a complaint or to any client who requests it.

On receipt of a complaint from any source we will pass the details to Bill Nixon or if the complaint is in relation to Bill Nixon then it will be referred to Diane Cullen for acknowledging and further investigation.

We regard a complaint as:

- a) An expression of dissatisfaction from an eligible complainant i.e. a private individual or proprietor of a small business.
- b) Relating to a regulated activity.
- c) A client who has or may suffer financial loss material distress or significant inconvenience.
- d) A matter that could not be resolved by an apology on the day following notification.

All complaints are treated and recorded in the same way.

We acknowledge all complaints fairly and promptly within 5 working days. If we receive an oral complaint, we will refer in our letter of acknowledgement to the matter complained of and detail our understanding of this for you the clients to confirm the accuracy of this. This letter may contain our offer to settle where appropriate.

If your complaint relates to a product that this firm arranged for you, but the matter is the responsibility of the product provider rather than our firm, we will refer the matter to the product provider fairly and promptly within 5 working days and write to you to confirm this, together with contact details for the provider concerned.

Where it is not possible to extend an offer to settle and the matter is subject to further investigation then we will:

- 1) Keep you reasonably informed.
- 2) Where we are not able to make an offer to settle and further investigation is necessary, we will give you a full explanation.

Our nominated complaints investigation officer (CIO) will review the details surrounding the matter complained about and will examine the file and any other relevant information. If the complaint is in respect of business arranged by our complaints officer, then another senior employee will investigate.

Once the investigation is completed then our CIO will write to you with his appraisal of the matter, our final decision and the nature and terms of any settlement, if applicable. If we decide an offer of redress is appropriate, any compensation we offer will be a fair offer taking all the facts into account.

If we are not in a position to make an offer to settle within 8 weeks following your initial complaint, we will write again:

- 1) Setting out why the matter is still unresolved.
- 2) Giving you a full summary of our investigation to date and explaining why we have not been able to conclude the matter.
- 3) Advising you that you may now take the matter to the Ombudsman (address will be provided) and
- 4) Enclosing a leaflet explaining how to take the complaint to the Ombudsman.

If you are advised that we have concluded the matter and you are not satisfied with our final response, you may then take the complaint to the Financial Ombudsman Service (FOS) but you must do this within 6 months of the date of our final response or you may lose your right to do so.

If we write to you and you do not respond within 8 weeks to our "settlement letter" we will treat the matter as closed.

Be assured that we treat all complaints very seriously and we will conduct a full review and conclude all matters to the mutual satisfaction of the parties as quickly as possible maintaining appropriate records at all times.