



Financial Planning Ltd

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Complaints Handling Procedure

1	<p>Purpose and Scope</p> <p>This procedure sets out how IAS Financial Planning Ltd (IAS) identifies, records, investigates, and resolves complaints in accordance with FCA DISP rules, Consumer Duty requirements, and internal governance standards. It applies to all staff and advisers.</p>
2	<p>Definition of a complaint</p> <p>A complaint is 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, by our firm.”</p> <p>A complaint must be in relation to the services received from IAS or matters arising whilst the complainant is or has been a customer of IAS.</p> <p>A complaint can be made by a client, a potential client or a person on behalf of either. There is no rule which states that a complaint must be made in writing.</p> <p>All complaints will be handled by a suitable and competent complaint handler within the firm who, where appropriate, was not directly involved in the matter which is the subject of the complaint. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.</p>
3	<p>Procedures for complaint handling</p> <p><i>Receipt and Acknowledgement</i></p> <p>Upon receipt of the complaint, details of the complaint along with the original complaint where the complaint is made in writing, will be sent to IAS’s Complaint Officer.</p> <p>If we are able to resolve your complaint to your satisfaction within three working days of receipt, we will issue a final response to you including our conclusion of the complaint and a summary of our investigations. If this is not possible, the complaint will be acknowledged by the firm.</p> <p>The acknowledgement will take place as soon as practically possible but generally no later than five working days of receipt of the complaint by the firm. This is basically a holding letter which states that a complaint has been received and sets out the firm’s understanding of the nature and details of the complaint. It mentions that the complaint will be investigated as soon as possible and details when and how further contact will be made. You may be requested to provide authority for the firm to obtain any information from third parties, such as product providers.</p>

	<p><i>Investigation</i></p> <p>We will carry out the investigation and undertake a balanced and objective investigation without any pre-conceptions aimed at simply identifying the facts of the case.</p> <p>The investigation will include a review of the client file, with particular regard to the complaint having been made. This will involve an element of fact finding to compare the information held on file with the queries raised by you.</p> <p><i>Customer contact</i></p> <p>The adviser is unable to contact you until the complaint has been resolved or prior approval is obtained from the Complaints Officer. Where contact with you is required in relation to a matter outside of the complaint, an alternative adviser may be provided for a period of time.</p> <p>We will endeavour to resolve the complaint as soon as possible. However, as information is sometimes required from third parties, there is no finite length of time for a complaint investigation.</p> <p>After four weeks from the initial receipt, if the complaint is not resolved, we will write to you to inform them of the current situation. Where possible, we will give an indication of the date by which they expect the case to be resolved.</p> <p>If the case continues, at eight weeks from the initial receipt we will write to you again to inform you of the current situation. Where possible we will give an indication of the date by which they expect the case to be resolved. At this time, you will also be provided with a copy of a leaflet informing them of the Financial Ombudsman Service (FOS) and your right to refer the complaint to them if you are unsatisfied with the delay.</p>
4	<p>Final response</p> <p>As soon as the complaint investigation has been completed a formal letter and response will be sent to you; a copy of which will also sent to our PI insurers.</p> <p>The final response will confirm whether or not we accept the complaint and explain any reasons for the decision. If it is considered that redress is appropriate, it will be detailed in this response and confirmation of how this was calculated will be shown. When sending a final response, we will inform the complainant the right to refer the complaint to the FOS. We will enclose a copy of the FOS explanatory leaflet (unless it has done so previously).</p> <p>Where we decide that redress is appropriate, we will aim to provide fair and appropriate compensation for any acts or omissions for which we are responsible and comply with any offer of redress which the complainant accepts.</p>

	<p>The complaint is considered closed once the final response letter has been issued or, if compensation is to be paid, once this has been accepted by the complainant and payment has been made.</p> <p>If the complainant is dissatisfied with the final response, the complainant has the right to refer the complaint to the Financial Ombudsman Service (FOS) within six months of the date of the final response. They can be contacted as follows:</p> <p style="padding-left: 40px;">Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p style="padding-left: 40px;">Website - www.financial-ombudsman.org.uk Email - complaint.info@financial-ombudsman.org.uk Telephone - 0800 023 4567</p>
5	<p>Controls</p> <p>There must be appropriate management controls and IAS must take reasonable steps to ensure that, in complying with the FCA complaint handling rules, we handle complaints fairly, consistently and promptly and that it identifies and remedies any recurring or systemic problems, as well as any specific problem identified by a complaint.</p>
6	<p>Complaint record keeping and reporting.</p> <p>We will retain records of complaints for a minimum period of five years from the date of its receipt of the complaint.</p> <p>These records will include:</p> <p style="padding-left: 20px;">The name of the complainant,</p> <p style="padding-left: 20px;">The substance of the complaint, and</p> <p style="padding-left: 20px;">Any correspondence between IAS and the complainant, including details of any redress offered by IAS.</p> <p>Our complaints register is to be updated to reflect the situation and the Financial Conduct Authority (FCA) will be updated on any complaints twice a year.</p>