

Ascentric Complaints Policy

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Ascentric is a trading name of Investment Funds Direct Limited (IFDL), registered in England and Wales number 1610781 and authorised and regulated by the Financial Conduct Authority No.114432.

Customer Services: 0345 600 5360. Telephone calls may be recorded for training and security purposes.

Head office: Trimbridge House, Trim Street, Bath BA1 1HB.

IFDL is part of the Royal London Group, registered in England and Wales number 00099064.

Head office: 55 Gracechurch Street, London EC3V 0RL.



Our aim is to deliver excellent customer service to you at all times, however we realise that there may be times when our service level standards fall below what we strive to maintain. If you have experienced poor service, we would like you to tell us so that we can deal with your concerns as soon as possible. It is only when customers take the time to tell us about these issues that we are able to put things right and make improvements for the future.

This leaflet explains what you need to do and what you can expect from us in these circumstances.

How should I contact you if I have a complaint?

Our Customer Services Department will initially record details of the complaint and will work with you to resolve it. Should we not be able to resolve your complaint at this stage your complaint will be allocated to our Complaints Team.

There are a number of ways in which you can inform us of a complaint:	
By Telephone	0345 120 3022 (Office hours are Monday to Friday 9.00am-17.30pm)
By Post	Complaints Team, Trimbridge House, Trim Street, Bath BA1 1HB
By Email	complaints@ascentric.co.uk

Can I appoint someone else to deal with my complaint on my behalf?

If your investment account with us is managed by a Financial Adviser, you can report your complaint directly to your Adviser. They will refer your complaint to us so that we can process your case through our complaints procedure.

Our complaints service is free of charge, as is that provided by the Financial Ombudsman Service (FOS), however you will be responsible for paying the costs of any third party you appoint.

What information do you need from me to help process my complaint?

To help us investigate and resolve the problem as quickly as we can, please provide the following key information when you contact us:

- » Your name, address and client account number
- » Details regarding your concern or complaint
- » What you would like us to do to put it right
- » Any relevant documents to support your complaint

Who will deal with my complaint?

In the first instance, the department in receipt of your complaint will attempt to resolve your concerns within 3 working days. If a resolution is agreed, a summary of how this has been resolved will follow from the Complaints team. If you subsequently decide you are dissatisfied with how we resolved your complaint, you have the right to refer your

complaint to the Financial Ombudsman Service, free of charge, but must do so within six months of the date of this letter. If it is not possible to agree a resolution within 3 working days, your complaint will be referred to our dedicated Complaints Team for investigation and a Case Number will be allocated to you for any future correspondence.

How long will it take for my complaint to be dealt with?

Where possible we will try to resolve your complaint immediately. If we are unable to do this, we will acknowledge your complaint in writing or via email within five working days and give you the name of the person who is investigating your complaint.

What happens if it takes longer than five days to deal with my complaint?

We aim to resolve your complaint as soon as possible, however, if we cannot resolve your complaint within five working days your dedicated Complaints Handler will continue their investigations and endeavour to send a final response to you within four weeks of receipt. If we are unable to provide you with a final response within this time, we will keep you updated whilst we continue to investigate your complaint.

What can I do if I am not satisfied with your response?

In the unlikely event of us not having resolved your complaint within eight weeks, we will write to you and tell you the reason why with an expectation of likely timescales. If you are unhappy with how your complaint has been dealt with, you have the right to refer your case to the Financial Ombudsman Service (FOS).

If you have received our final response and you are unhappy with this, you have the right to refer your case to the Financial Ombudsman Service at anytime within six months of receipt of our final response.

What is the Financial Ombudsman Service (FOS)?

Set up under the Financial Services and Markets Act, the FOS is an independent complaint resolution scheme. The FOS website recommends that you follow the process above before referring your complaint on to them, although you are able to ask them general questions regarding complaints at any time.

The FOS service is free of charge. Please note that you have six months from the date of our final response to refer your complaint to them. Referral to the FOS will not affect your right to take any legal action.

The Financial Ombudsman Services can be contacted as follows:

The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

Telephone: The freephone consumer helpline number is 0800 023 4567 or 0300 123 9123 from a mobile.

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

