

Complaints Procedure

Introduction

Helm Godfrey endeavours to provide the highest possible standards of service to all clients; consequently, we take it very seriously when a client has a cause to complain. We welcome the opportunity to resolve any complaint in a prompt and fair manner.

If you wish to make a complaint, we would like you to know:

- Who you can complain to;
- Information we need from you;
- How we will deal with your complaint;
- How long it will take to resolve your complaint; and
- That your complaint will be taken seriously and dealt with by someone in authority

Who do you complain to?

If you wish to make a complaint, you should write to us addressed to "The Compliance Officer" or send an e-mail to compliance@helmgodfrey.com or telephone 0207 614 1000 and ask to speak to the Compliance Officer.

In order that we may completely understand the nature of your complaint, we always prefer that you put everything in writing.

Information we need from you?

As we make complaints resolution our highest priority, it would assist us if you could include the following information when you contact us:

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

What happens next?

- If at all possible, we will attempt to resolve your complaint within 3 working days following the receipt of your complaint. If an agreed resolution has been reached, we will confirm the details to you in writing. If we cannot do this we will write to you, normally within 5 working days to acknowledge your complaint
- A senior person will carry out a full and impartial investigation, taking into account all available information, and write to you with details of the outcome and our decision
- In the unlikely event that the investigation is still not complete after 8 weeks, and we are not awaiting any information from you, we will write and explain why and when we expect to be able to resolve your complaint
- If you do not agree with our decision, or the investigation is not complete within 8 weeks, you have the option to refer the matter to the Financial Ombudsman Service (FOS) or The Pensions Ombudsman (TPO)

A final response letter will be issued, detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response, you may refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter; otherwise, you would lose this referral right. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will be enclosed.

Where your complaint relates to the administration or management of an occupational or personal pension, you may also be able to refer your complaint to the Pensions Ombudsman, in addition to the FOS. Where appropriate, we will provide you with the relevant contact details.

Please bear in mind that if your complaint involves information from third parties, some delays could be beyond our control. We will, however, pursue information on a regular basis.

In the event that we receive **a complaint that is not about us**, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint in question to be theirs, and suggesting that they contact you directly;
- We will enclose a copy of your original complaint letter;
- We will write to you, giving contact details of the relevant firm, and invite you to get in touch with them directly. We will also provide you with a copy of the letter we send to the firm; and
- We will copy the new firm in on this letter