

## **COMPLAINTS PROCEDURE**

Your views are important to us and we appreciate any feedback about our service. If we make a mistake we would love to know about it so we can rectify it.

We promise to investigate your complaint and will resolve problems as quickly as we can, keeping you informed every step of the way.

We take all complaints seriously and use any lessons learned to improve the way we do things.

### **Making a Complaint**

Please contact, as soon as you can with details of your problem.

Our team will aim to give you an answer there and then, but if this is not possible, we will take details from you and you can be assured that we will conduct a full investigation.

You can contact us in whichever way you prefer:

Bram Vyas

241 Kingsbury Road London NW9 8UG

Tel: 0208 205 3000

Email: [bram@isgroupuk.com](mailto:bram@isgroupuk.com)

If we cannot resolve your complaint straight away due to a need to conduct a more in-depth investigation then we may need a little more time. We will always aim to give a 'final response' within eight weeks but if this is not possible for any reason then we will discuss this with you and give you an explanation of why and an indication of how much longer our investigation is likely to take.

We hope that you'll never have to do this, but if you're not happy with the way we've handled your complaint, the outcome of it, or if eight weeks have passed and we have not sent you our final response, you may (subject to their eligibility rules) have the right to refer your complaint to the Financial Ombudsman Service.

You can contact them in one of the following ways:

**In writing:**

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9GE

**By phone:** 0800 023 4 567 or 0300 1239123

**By email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

An Eligible Complainant is defined as:

- Any private individual
- Any business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million.
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business

Please understand that if you wish to refer a complaint to the Financial Ombudsman Service then you must do so within six months of receiving our final response.