

## **Complaints**

We recognise that from time to time our clients may have reason to complain. We are committed to handling complaints fairly in accordance with the Financial Conduct Authority's complaint handling rules and a copy of our complaint handling procedures are available on request.

Should a client not be satisfied with the outcome of our investigation of their complaint, they have the right to refer their complaint to the Financial Ombudsman Service, free of charge, at The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)