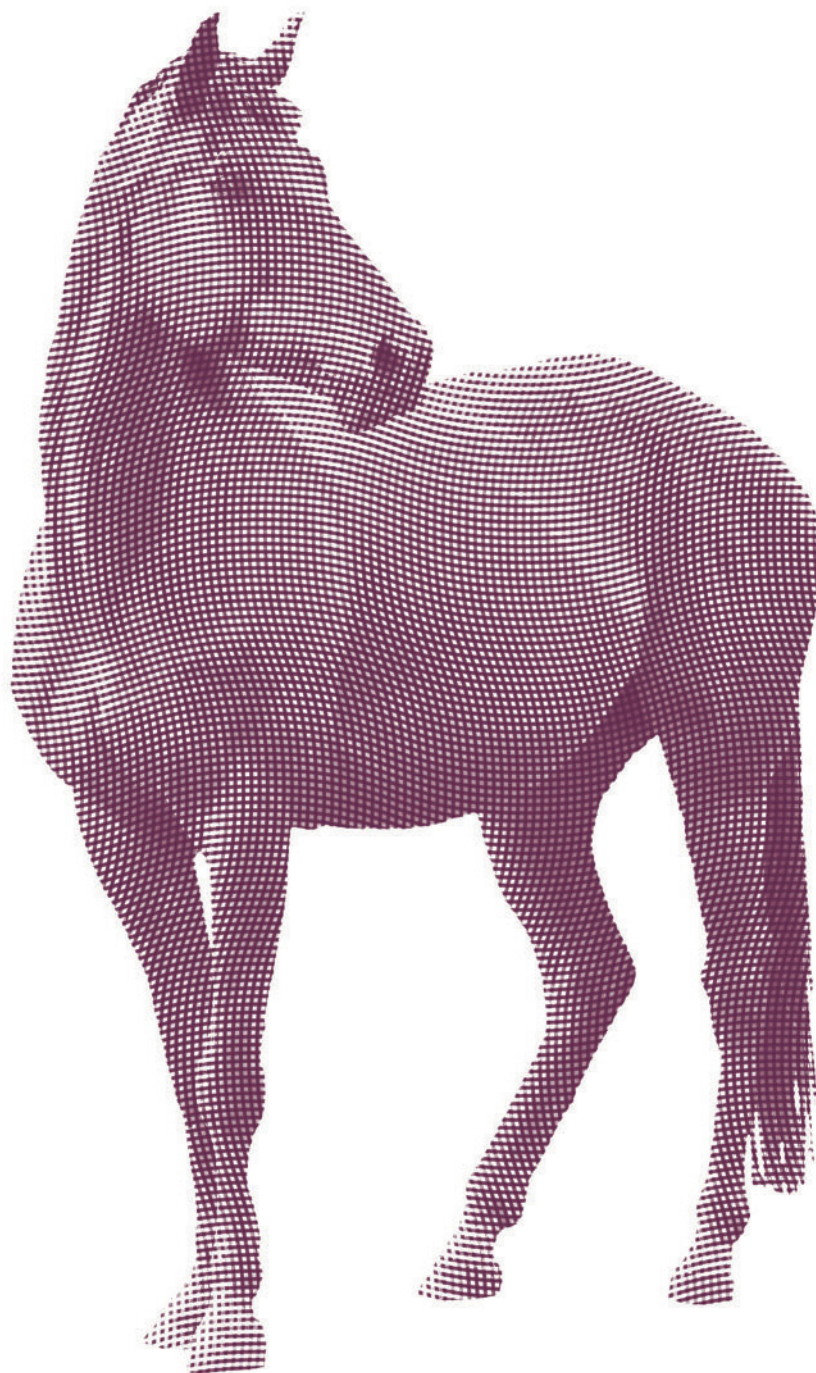

ESTATE CAPITAL
COMPLAINTS
PROCEDURE

2016



COMPLAINTS PROCEDURE

Our promise

Estate Capital Financial Management Limited aims to provide an efficient, friendly, personal service to all complainants. We believe that we are here to serve you and are committed to treating you fairly. We endeavour to ensure that our customers are at all times, totally satisfied with the service they receive. If at any time we fail to live up to these standards or give you any grounds for dissatisfaction then please do tell us. We promise that we will listen sympathetically and do our utmost to resolve any problem or misunderstanding promptly and in a fair and effective manner. You can ask us for a copy of our complaints procedures at any time.

Informing us of any complaint

There are two ways in which you can do this:

If convenient please raise any issue immediately with a member of our staff. Explain to them the nature of your problem. They will try to help and will refer you to the Managing Director if appropriate, with a view to resolving the problem immediately. If this is not possible they will record the details of your complaint and arrange for it to be investigated.

It may be impractical or inappropriate to discuss the problem with a staff member, or your complaint may involve complex issues or legal matters. In these circumstances please contact the Managing Director at the address shown. Contact may be made by any convenient means, letter, telephone, email or in person. Please explain fully the nature of the problem and we will endeavour to resolve it as quickly as possible.

How we will deal with your complaint

Unless immediately resolved, we will investigate your complaint and write to you promptly:

- Detailing our understanding of your complaint and explaining why we acted as we did;
- Offering redress where appropriate (whether or not we accept or reject your complaint, giving reasons for doing so);
- Referring you to the ultimate availability of the Financial Ombudsman Service if you remain dissatisfied and explaining you have six months

to do so.

- Explaining this is our final response to your complaint and enclosing a copy of the Financial Ombudsman Service's explanatory leaflet.

If your complaint is complex and we require a longer period to investigate then we will write to you promptly:

- Acknowledging your complaint and detailing our understanding of it;
- Providing the name and contact details of the person handling your complaint;
- Enclosing a copy of this notice (unless already given to you) to ensure that you are fully aware of our procedure;
- Explaining the reason for the delay, and
- Providing an estimate of the period we need to reach a final decision.

If after a period of eight weeks from receipt of your complaint we are still unable to give a response we will write to you:

- Explaining why we are still unable to take a final decision and indicating when we expect to do so.
- Informing you that if you are dissatisfied with the delay you may refer your complaint to the Financial Ombudsman Service.
- Provide a copy of the Financial Ombudsman Service's explanatory leaflet (unless we have already done so). We will endeavour to provide you with our final response as quickly as possible.

If you are happy with our response to your complaint then you need do nothing more – Estate Capital will regard the case as closed if we do not hear from you within 8 weeks of our letter.

Complaints we receive against another firm

Where you make a complaint to us against another firm or you are uncertain that the complaint is against another firm, we will refer your complaint promptly to the other firm. At the same time we will notify you of this action by way of a final response letter.

We sincerely hope that you will be satisfied with every aspect of your dealings with Estate Capital. However, if you are dissatisfied please contact us. We will listen to your comments and take the appropriate action to ensure we continue to provide

a high quality service to all.

The address for notification is:

The Complaints Officer

Estate Capital Financial Management Limited
Capital House
7 Uplands Crescent
Swansea SA2 0PA

Telephone: 01792 477 763

Email: mail@estatecapital.co.uk

Website: www.estatecapital.co.uk

*Make better-informed financial
decisions that are right for you.*

Financial Advice & Wealth Management



7 Uplands Crescent
Uplands, Swansea
SA2 0PA

Phone: 01792 477763
Email: mail@estatecapital.co.uk
www.estatecapital.co.uk

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