

Complaints Policy

This document outlines the policy of Oliver Financial Planning Ltd should you raise a complaint about our services. Should you have queries or require clarification on the contents of this policy then please get in touch.

What constitutes a complaint

A complaint is any oral or written expression of dissatisfaction, whether justified or not, made by or on behalf of a client regarding the provision, or failure to provide, a financial service by our firm.

A complaint must be in relation to the services received from Oliver Financial Planning, or matters arising whilst the complainant is or has been a customer of Oliver Financial Planning.

How to let us know about the problem

You can report any problems or concerns you may have to us by any of the following means. You can complain on your own behalf, or on behalf of another.

- By phone
- In writing
- By email

Acknowledging your complaint

We will acknowledge your complaint in writing within five working days of receiving it. If we receive a complaint outside of normal working hours, it is treated as if it had arrived at the start of the next working day.

Investigating your complaint

We will thoroughly and impartially investigate your complaint to identify:

- What's gone wrong
- Whether our service has fallen below the standard we strive to achieve
- What needs to be done to put things right

We will send you a final response letter to explain how we have dealt with your complaint, which will give the reasons for any decision that we have come to. If you are not happy with our response, you may be entitled to refer your complaint to the Financial Ombudsman Service, whose contact details are displayed overleaf.

Should there be a delay in investigating your complaint

We will write to you after **four weeks** if we cannot give you the results of our investigation. Our letter will explain why we are not yet in a position to do so and tell you when we will contact you again.

In the unlikely event that we have not finished investigating your complaint **eight weeks** after we receive it, we will send you a further letter to:

- Explain why we have not been able to reach a decision
- Let you know when you can expect our final decision
- If appropriate, tell you how you can refer your complaint to an ombudsman

Financial Ombudsman Service

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Website - www.financial-ombudsman.org.uk

Email - complaint.info@financial-ombudsman.org.uk

Telephone - 0800 023 4567