



Our Complaints process

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Introduction

At our company, we strive to deliver exceptional service to ensure our clients achieve the best outcomes. However, we understand that sometimes things may not go as planned. When this happens, we are committed to taking corrective actions to resolve any issues.

If you have a complaint about our service or an incident during our relationship, we want to assure you that our complaint management process is designed to be fair and prompt. In some cases, this may involve financial compensation if there is evidence of financial detriment. In other instances, there may be no financial loss.

You are receiving this information because you have either made a complaint or requested a copy of our complaints process. This document is also available on our website at www.tfaswealth.com.

This document outlines:

- Eligibility criteria and how to make a complaint
- The resolution process and timescales

Eligibility

The complaint must pertain to a matter relevant to you as an existing or potential customer of TFAS Wealth or its appointed representative, The Financial Advice Service Limited.

This includes situations where you are a Beneficiary, Trustee, Personal Representative, Executor, or have a Beneficial Interest in a policy, investment, life assurance, pension, or contract taken out (or intended to be taken out) based on the advice of TFAS Wealth.

How to complain

Complaints can be made by any reasonable means and will be accepted verbally or in written form. You can advise any of our staff members, via email, telephone or by writing to us at the address below:

Karina Bowden
Chief Risk Officer
TFAS Wealth
2nd Floor
St Andrews House
119-121 The Headrow
Leeds
LS1 5JW

www.tfaswealth.com
enquiries@tfas.com
0800 888 6100



You would need to complain to us within 6 years of the event you are complaining about or within 3 years of becoming aware (or when you ought to have become aware) that you had cause to complain.

How we will resolve your complaint.

All complaints will be addressed promptly, at the earliest possible opportunity, and no later than two months from the date of receipt.

Complaints will be handled by a senior individual who has not been directly involved in the matter leading to the complaint, except in a supervisory capacity. The Investigating Officer will possess the necessary experience and competence to conduct a thorough investigation.

Timescales

- **Within 5 working days** of receiving your complaint, we will write to you and provide a summary of our complaint handling process.
- We will aim to keep you informed **at least monthly**.
- **Within 8 weeks** of receiving your complaint, we will send you a final response which will include:
 - The outcome of the investigation
 - The nature and terms of any offer of settlement or the reasons for declining to offer a settlement
 - Your right to take your complaint to the Financial Services Ombudsman if you are unsatisfied with our conclusion
 - The relevant time limits to raise your complaint with the Ombudsman
 - A copy of the Financial Services Ombudsman (FOS) leaflet
- If we are unable to conclude our investigations within 8 weeks, we will
 - Provide you with an explanation
 - Indicate when we expect to provide a full response
 - Provide you with information on contacting the FOS if you are dissatisfied with the delay

Third party involvement

If we have reasonable grounds to believe that another firm may be **solely** responsible, we will



- **Within 2 working days** of receiving your complaint, write to you and let you know our decision and who to contact at the third party
- Inform the third party of our decision
- Advise you that this is our final decision

Where we have reasonable grounds to be satisfied that we are **jointly** responsible, we will

- **Within 2 working days** of receiving your complaint, write to you and let you know our decision
- Inform the third party of our decision and what we will investigate
- Handle our aspect of the complaint in line with the timescales detailed within this procedure

If a third-party forward a complaint to us, we will treat the complaint as if it had been made directly from the client and follow the timescales above.

Record Keeping

All complaints records will be kept for a minimum of five years.

Your right to refer to the Financial Ombudsman Service

If you are dissatisfied with our response, then you have the right to contact the Financial Ombudsman Service (FOS) free of charge. The timescale to do this is 6 months from the date of our final response, but we will let you know if the timescale is longer.

The FOS can be contacted at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

website: <http://www.financial-ombudsman.org.uk>
email - complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567

Should the FOS be required to investigate the complaint, we will co-operate fully with the FOS and comply with its findings