



Eadon & Co Ltd

Complaints Procedure - Clients

Tim Eadon (Compliance Officer)

We take care to maintain high standards of service. If we are aware of client concerns or unease, we give priority to resolving the matter as quickly as possible. To assist with this process, we have prepared procedures to ensure that complaints are handled fairly and within reasonable timescales in line with the FCA's Complaints Handling Rules (DISP 1.3). These procedures are as follows:

1. Upon receipt of a complaint a senior person, who, wherever possible, is independent of the case, will investigate the complaint.
2. You will be given the name and contact details of the person dealing with your complaint. We will aim to resolve the complaint as quickly as possible.
3. The person investigating your complaint will:
 - Initiate a record and create a file of your complaint.
 - **Acknowledge** your complaint as soon as is reasonably practicable after the receipt of your complaint. This will generally be within seven working days of receipt.

The acknowledgement may, especially in the case of an oral complaint, set out the nature of the complaint and may request further clarification if necessary. Your complaint will be **investigated thoroughly** using our files together with reports from other parties if relevant. We may also write to you if further information is required.

We will **keep you informed** of the progress of the complaint investigation.

After eight weeks – If a **final response letter** has not already been sent to you, you will receive:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the Financial Ombudsman Service leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.
OR
- A response that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response
AND
- Informing you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. A copy of the Financial Ombudsman Service leaflet '*your complaint and the Ombudsman*' will be enclosed, if not already supplied.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will, however, pursue information on a regular basis.

In the event that we receive **a complaint that is not about us**, or our services, and assuming that we can identify the firm* to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact the client directly.
- We will enclose a copy of the original complaint letter.
- We will write to you the client, giving contact details of the firm, and invite you to get in touch. We will also enclose a copy of the letter we send to the firm.
- We will copy the new firm in on this letter as well.

*This in effect means we will comply with the FCA Rule – DISP 1.7 (Complaints Forwarding Rules)