

# ***Dealing With Your Complaint***

***Genistar Limited***

*Victoria House, Harestone Valley Road,  
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Telephone: +44 (0)20 3372 5085*

*Authorised and Regulated by the Financial Conduct Authority*

# 1. Introduction

Genistar adheres to very high standards and we aim to provide the very best service. This includes having an effective Complaints Handling Procedure when you feel those standards haven't been met. A complaint can be defined as:

Any situation where an individual has expressed dissatisfaction, whether justified or not, either orally or in writing, about the firm's provision of, or failure to provide, a financial service or a determination of redress.

Genistar take all complaints seriously and will deal with your concerns in the following manner:

## 2. Our Process

If you wish to make a complaint in writing, you should email [complaints@genistar.net](mailto:complaints@genistar.net).

We will first acknowledge your complaint promptly following receipt, enclosing a copy of these procedures.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the concerns arising, we will promptly forward the complaint or the relevant part of it to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

Where we are able to resolve your complaint within 3 full business days following receipt, and this is to your satisfaction, we will issue a written summary of our findings and conclusion. If having received this letter you remain dissatisfied, you have the right to refer the issue to the Financial Ombudsman Service (FOS) who can be contacted at:

***The Financial Ombudsman Service***  
Exchange Tower  
London  
E14 9SR  
Telephone: 0800 0234 567  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

We will also provide you with a copy of the Financial Ombudsman Service leaflet; 'Your Complaint and the Ombudsman'.

If your complaint cannot be resolved within this time, a written acknowledgement will be sent to you within 5 business days and will set out the basis and understanding of your complaint. We will ensure that you are kept informed of our progress with regard to the investigation.

We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks or keep you informed of the progress if it is not resolved before then.

If our investigation is still ongoing after 8 weeks, we will send you confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time-scale. We will also give you an indication when you can next expect contact from us and a copy of the FOS's leaflet above.

- We will continue to investigate your complaint until we are in a position to send you our Final Decision Letter.
- If your complaint is upheld, we will provide you with fair compensation for any acts or omissions for which we are responsible once you have accepted our decision.
- If you are not satisfied with the outcome of your complaint, you can refer the matter to the FOS at the above address. Please note, you must refer the matter to them within 6 months of the date of our Final Decision Letter. Further details about this will be confirmed in the FOS's leaflet.
- We shall deem the matter closed when our Final Decision Letter has been issued or where you have accepted our earlier response.

### 3. Appropriate Investigation of Complaints

We will ensure that all complaints are investigated by an individual with sufficient competence and experience who, where appropriate, was not directly involved in the matter giving rise to the complaint.

We will aim to resolve any complaints as quickly as possible.

Genistar's Business Integrity Team are responsible for the investigation of the complaint. Our team will examine, in detail, all documentation in relation to the complaint and will interview, where appropriate, any staff with any involvement in the content of the complaint. Please be assured that all communication with any connected parties will be fully recorded on the complaint file as will copies of all correspondence.

Additional information will be requested as necessary to investigate the complaint fully.

We will endeavour to resolve complaints at the earliest possible opportunity and within 8 weeks of its receipt. This will minimise the number of unresolved complaints which need to be referred to the Financial Ombudsman Service.

We will then issue a final response. If, however Business Integrity are not in a position to issue this within the above time period, a letter will be sent to the complainant explaining:

1. The reason for the continued delay
2. When the firm anticipates being able to provide a final response
3. The right of the complainant to refer the matter to the Financial Ombudsman Service and enclosing a copy of the Financial Ombudsman Service's leaflet

## 4. The Final Response

Once all enquiries are complete, the Business Integrity Team will draft a response for issue to the complainant.

Where redress is appropriate, we will provide the complainant with fair compensation for any acts or omissions for which it was responsible. The Business Integrity Team has the necessary authority to offer redress.

We will comply with redress offers accepted by the complainant. Redress need not be financial and could include, for example; an apology. The final response letter will explain the complainant's right to refer the matter to the Financial Ombudsman Service and enclose a copy of the Financial Ombudsman Service's leaflet.

The response will also indicate that the complainant has a six-month time-scale to refer the matter to the Ombudsman, which commences on the date that the final response is issued by the firm.

The result of the investigation will be entered into the Business Integrity Complaints Register.

A complaint will be deemed closed:

- Once the investigation has been completed and a final decision letter has been issued to the complainant; or
- Where we receive confirmation that the complainant is satisfied with the outcome of the investigation and a summary resolution communication has been issued (resolved within three business days from receipt); or
- Where the complainant has indicated in writing acceptance of the firm's earlier response, where appropriate

## 5. Co-operation with the Ombudsman

We will co-operate at all times with the requirements of the Financial Ombudsman Service.

If the case is referred to the Ombudsman, Business Integrity will submit a report along with any supporting documentation.

## 6. Record Keeping

We will keep a record of each complaint received and the measures taken for its resolution, and retain that record for a minimum period of:

1. At least 5 years where the complaint relates to MiFID business; and
2. Three years for all other complaints.

## 7. Direct Action

In instances where the conduct of a particular individual within Genistar may require direct action, the following procedure will be followed by the firm:

1. Training/Development need identified.
2. Appropriate coaching undertaken and documented.

In the event of a continued shortfall in performance;

3. Formal letter issued by Business Integrity stating the nature and extent of the firm's concerns and requiring the remedial action to resolve the situation is taken within fourteen days.

If matters have not improved;

4. Final letter issued by Business Integrity stating the matter must be resolved within a further seven days.

If the matter remains outstanding;

Representatives should no longer be permitted to engage with customers in connection with their Financial requirements.

## 8. Conduct Rules, The Certification Regime and Regulatory References

The firm will need to consider:

- Whether the matter may need to be reported under the Conduct Rule breach notification requirements
- Retain records relating to the individual's competence and capability for the purpose of the regulatory reference regime.

## 9. Complaints About Other Firms

Where a complaint is received in respect of advice, product or service provided by another firm, it is important that the customer is treated fairly. In such circumstances, the complaint will be acknowledged promptly. Once we are satisfied that the other firm is responsible, the customer will be provided with the contact details of the firm concerned in the form of a final response letter.

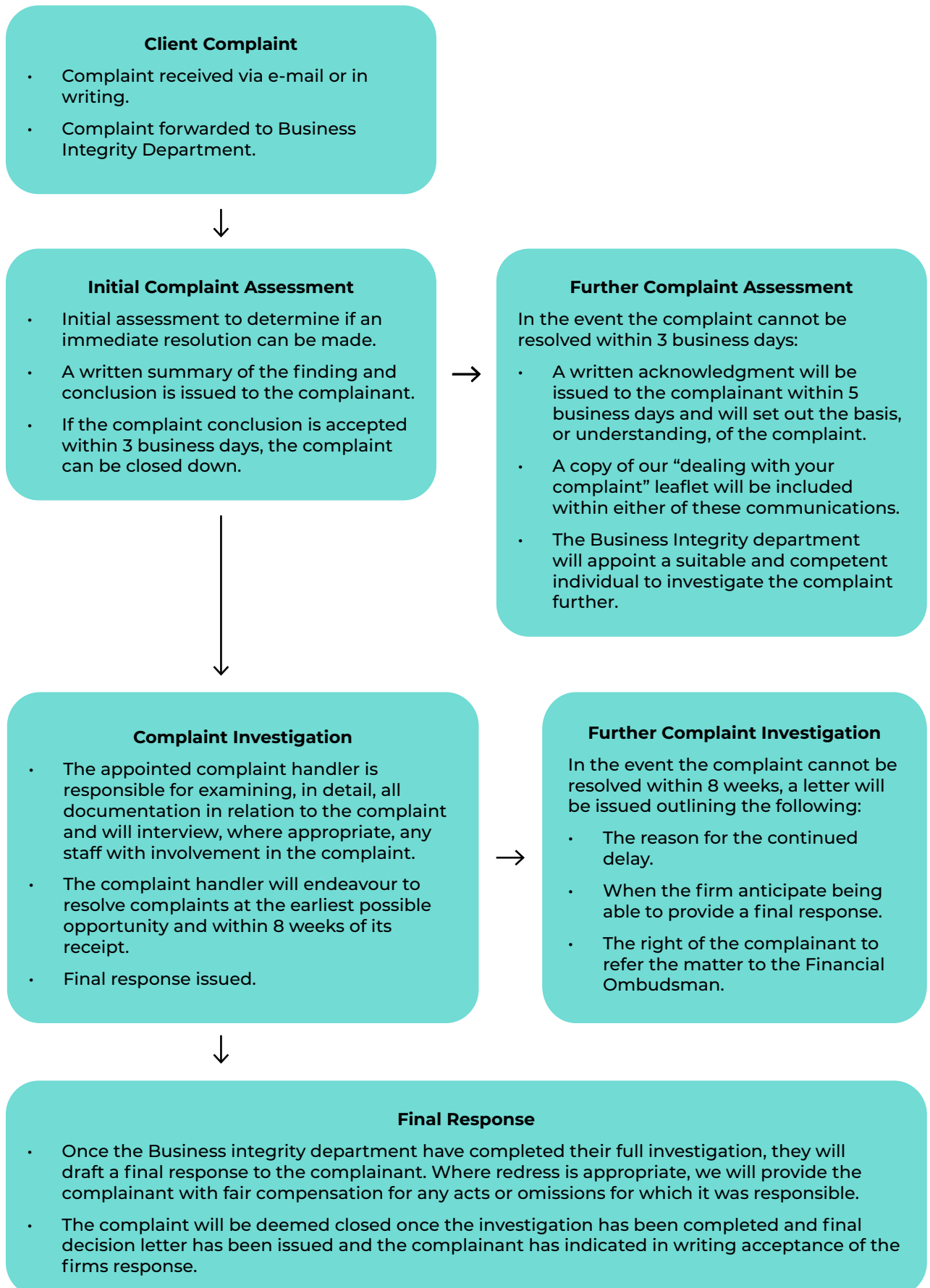
Additionally, a copy of the complaint will be forwarded to the firm concerned by the Business Integrity Team requesting that they make contact with the complainant.

Where there may be a joint liability in relation to a complaint, the procedure discussed above should be followed as well as the firm responding to part of the complaint that is relevant to it in accordance with the complaints procedures.

Such complaints will be recorded within the complaints register.

Where we receive a referred complaint, Genistar will deal with the complaint in accordance with our standard complaints procedure with time limits applying from the date on which we receive the complaint referral.

## 10. Complaints Flow Chart:







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