

Dealing With Your Complaint



At Genistar Limited, our aim is to provide you, at all times, with a first-class standard of service.

However, there may be occasions when you feel that the service you have received is unsatisfactory. We take all complaints seriously and will deal with your concerns as set out in this leaflet.

MAKING A COMPLAINT

If you wish to make a complaint, a complaint can be made via any reasonable means, including letter, telephone, or email. We can be contacted as follows:

By Post:

**FAO: Business Integrity
Department
Genistar Limited
Victoria House
Harestone Valley Road
Caterham
CR3 6HY**

By Email:

Complaints@genistar.net

By Telephone:

020 3443 9963

ACKNOWLEDGING YOUR COMPLAINT

On receipt of a complaint, we will first acknowledge your complaint promptly, 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.



INVESTIGATING YOUR COMPLAINT

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 but depending on the nature of the complaint, it may take a little bit of time to resolve.

Our team will examine, in detail, all documentation in relation to the complaint and will interview, where appropriate, any staff or representatives 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.

COMPLAINTS RESOLVED BY CLOSE OF THE THIRD BUSINESS DAY

Where we are able to resolve your complaint within three (3) full business days following receipt of our complaint, and this is to your satisfaction, we will issue you with a written Summary Resolution which will contain a summary of our findings and conclusion.

If having received this letter you remain dissatisfied with our decision, you may refer the issue to the Financial Ombudsman Service (FOS) within 6 months from the date of our Summary Resolution Letter.

The Financial Ombudsman can be contacted at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 0234 567

Email: www.financial-ombudsman.org.uk

We will also provide you with a copy of the Financial Ombudsman Service leaflet called 'Want to take your complaint further'.

KEEPING YOU INFORMED

If your complaint cannot be resolved by the close of the third business day, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

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

If our investigation is still ongoing after eight (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 provide you with details of any rights to refer the complaint to the Financial Ombudsman Service (FOS) (see details above).

All communications with you will be fair, clear and not misleading.

RESOLVING YOUR COMPLAINT

We will continue to investigate your complaint until we are in a position to send you our Final Response 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 Response Letter. Further details about this will be confirmed in the FOS's leaflet.

We shall deem the matter closed when our Final Response Letter has been issued or where you have accepted our earlier response.





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Genistar Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our FCA number is 472050.