

CUSTOMER COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

How can you make a complaint?

You can make a complaint by contacting us by any of the following means:

- In writing addressed to: Morgan Clark Ltd, Brackla House, Brackla Street, Bridgend, CF31 1BZ
- By telephone on: 0870 458 6683
- By email on: complaints@morganclark.co.uk

Acknowledging your complaint

We will acknowledge your complaint promptly, normally within 5 working days of receiving it. If you have made your complaint to us verbally we will confirm to you our understanding of this and ask you to advise us if you do not agree.

Investigating your complaint

Your complaint will then be investigated by a senior officer of the company who is not directly or indirectly the subject matter of the complaint.

In order to reach a fair conclusion, we will review the information available to us, which will include all records on our files along with a report from the individual to whom the complaint relates.

We will endeavour to complete our investigation and reach a conclusion as soon as is possible. The length of time this will take will be determined by the complexity of the complaint and the extent of the investigation required.

We will keep you updated as to the progress of your complaint and the steps being taken to resolve it.

In the unlikely event that we are unable to complete our investigation and issue a final response letter to you within 8 weeks of the date of receiving your complaint, we will write explaining why we are still not in a position to make a final response, giving reasons for the further delay, indicating when we expect to be able to make a final response.

If you are an eligible complainant for the purposes of the Financial Ombudsman Service we will also inform you that you may at this stage refer the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay and provide you with a copy of the FOS's explanatory leaflet.

Eligible complainants includes all personal clients and businesses with turnover of less than £1 million, charities with income of less than £1 million and trustees of a trust with assets of less than £1 million.

Providing our final response letter

Once we have completed our investigation we will write to you setting out the results of this and explain our conclusion.

If having received our final response you do not agree with some or all of our conclusions then you may contact us further, by any of the means described above, in order that we can review our investigation in light of your further comments.

If you remain dissatisfied with our response and you are an eligible complainant as described above, you may refer your complaint to the FOS, details of which can be found at: <http://www.financial-ombudsman.org.uk/>

The FOS will review our investigation and the response you have received, providing you with an independent assessment of your complaint.