



HOW TO MAKE A COMPLAINT

ONE AMERICA SQUARE 17 CROSSWALL LONDON EC3N 2LB
TELEPHONE 020 7977 4800 | WWW.MILESSMITH.CO.UK



1. In the event that our service does not meet your expectations and you wish to make a complaint we ask that you contact our compliance officer, or in his absence, our internal auditor or claims manager, either by telephone or in writing. We will handle your complaint fairly and, as part of our quality procedures, we will use it to maintain and improve our service.
2. We aim to resolve your concerns, whenever possible, within three working days. If this is not possible, we will acknowledge your complaint in writing no later than five working days after receipt. We will then deal with your complaint promptly and will keep you informed of the progress of our investigation and the measures being taken to resolve your complaint.
3. If we are unable to issue a final response within eight weeks of receipt of your complaint we will write to you and explain why we have been unable to conclude your complaint and confirm when we expect to be able to provide a final response. You are welcome to contact us at anytime to check the status of our investigation. We will also advise you of your right to refer the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay, or if you are dissatisfied with the final response you have received, at whichever stage of the process it is issued to you.
4. If you are either a private individual or a business with an annual turnover of less than two million euros and fewer than ten employees you may be eligible to refer your complaint to FOS, provided we have had an adequate opportunity to resolve your complaint first. In addition, a charity which has an annual income of less than £1 million at the time the complaint is made, and a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is made, may also be eligible.
5. FOS sets time limits for consumers to refer complaints to them and they will not consider a complaint unless the firm has been given an opportunity to resolve it and at least eight weeks have elapsed from the date the complaint was made. A complaint must then be referred to FOS within.
 - six months from the business sending the consumer a final response (which has to mention the six-month time limit); and
 - six years from the event the consumer is complaining about (or, if later, three years from when the consumer knew, or could reasonably have known, they had cause to complain).

6. The compliance officer can be contacted at:

Miles Smith Limited
One America Square
17 Crosswall
London
EC3N 2LB

Tel: 020 7977 4800

7. The Financial Ombudsman Service contact details are:

Postal Address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Enquiries and consumer helpline:

Tel: 0800 023 4567
Mobile: 0300 123 9123
Outside UK: +44 20 7964 0500

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

