

## **1. Introduction**

Winterflood Business Services (**WBS, We and Us**) is regulated and authorised by the Financial Conduct Authority (**FCA**), as such we are required and are also committed to have in place and operate appropriate and effective formal procedures for handling complaints received from, or on behalf of, an eligible complainant. We will deal fairly and promptly with all complaints that we receive.

WBS is committed to provide the highest level of customer service and handling, any complaints that we may receive are a fundamental part of helping us to achieve this. We acknowledge that despite our best efforts there may be rare instances whereby you are dissatisfied with some aspect of our service and feel the need to express your dissatisfaction.

Although we are never happy to learn that you are dissatisfied, we greatly value your comments and we consider complaints to be a key indicator of how we are treating our customers and by ensuring that the root cause of any complaint is investigated future instances of the complaint can be either minimized or eradicated. This in turn helps us ensure that we are providing the best possible service and are treating our customers fairly.

All complaints will be dealt with promptly, investigated in a diligent and unbiased manner, and the complainant kept informed in communications that are timely, clear, and written in plain language. This document sets out the ways in which you can make a complaint to us and provides a summary of the process we will follow to investigate the complaint and communicate our progress and the outcome of our investigation to you.

## **2. How to make a Complaint**

If you are dissatisfied with any aspect of our service and would like to make a complaint then we would like to hear from you. Making a complaint is free of charge and we are committed to ensuring that we make it as easy for you as possible to make a complaint. As such you can do this in any of the following ways:

- Call a member of our Customer Relations Team on: **+ 44 (0)203 100 0130**
- Send us a **secure email** to **wbsclientcomplaints@winterflood.com**
- Send us a written complain to the following address:

**Winterfloods Business Services**  
**The Atrium Building, Cannon Bridge House**  
**25 Dowgate Hill**  
**London**  
**EC4R 2GA**

To help us ensure that we are able to address your complaint as quickly as possible please ensure that you detail the following if your complaint is in written form.

- Your full name address and Portfolio number (by fax or letter)
- The full details of your complaint
- How you would like us to remedy the issue
- A daytime contact telephone number

### 3. How we will deal with your Complaint

Upon receipt of your complaint we will record all the details of your complaint. We will then thoroughly investigate your complaint using all the information available to us. We will endeavour to resolve your complaint by the close of the business following the day we receive your complaint, in which case we will not acknowledge your complaint. If we are unable to resolve your complaint in such time because your complaint requires further investigation, we commit to the following:

- If we are unable to resolve the matter by the close of business the next business day following receipt, we will send you a written acknowledgement of your complaint as soon as possible and in any circumstances within **5 working days of receipt**.
- We will make every attempt to ensure that we have been able to resolve your complaint within **20 working days of receipt (4 weeks)**. However, if for reasons we are unable to resolve your complaint in such time we will write to you keeping informed of the progress that has been made and explain why we are unable to resolve your complaint.
- In any circumstance, we will respond to you within **40 working days of receipt (8 weeks)** with our final response or if in an exceptional case, explain we are not able to make a final response and provide a time frame for such a response. We will also inform you that you may refer your complaint should you so wish to the Financial Ombudsman Service.

### 4. The Financial Ombudsman Service (FOS)

If you have not received a final response within 8 weeks for whatever reason you are not satisfied with our final response to your complaint you may refer your complaint to the FOS. This is an independent body set up to by the FCA to resolve disputes between consumers and financial firms such as ourselves. To refer your complaint and final response to the FOS for independent review, you must be an eligible complainant. You can check your eligibility to use the Financial Ombudsman Service by consulting their website. Please note that the FOS will only investigate your complaint once we have been given the opportunity to resolve your complaint. Their contact details are:

**The Financial Ombudsman Services**  
**Exchange Tower**  
**London**  
**E14 9SR**

For your convenience, you may find a copy of all FOS information and contact details at the following web address: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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