



# WISE INVESTMENT

PLANNING FOR LIFE

## Complaints Handling Procedure

This procedure sets out how we handle complaints that are covered by the Financial Services and Markets Act 2000.

Wise Investments treat all complaints seriously.

### Our commitment to you

Following receipt of a complaint, we will endeavour to respond to the complainant as soon as possible. A nominated individual within the organisation will be responsible for ensuring that your complaint is recorded and handled promptly.

In circumstances where an immediate and final response is not possible, we will endeavour to issue a reply within three working days.

If a final response cannot be issued within three working days (typically this may be because further details are required, or reports or information are awaited from third parties), an acknowledgement letter will be sent, indicating when a full response will be provided, along with the name of the person handling the complaint, together with this summary of our Complaint Handling Procedure.

A response to a complaint may be sent by email if the original complaint was received by email.

The complaint will be dealt with by someone of sufficient experience, competency and authority. Should any complainant not be satisfied with our final response, it will be escalated to someone else with higher standing that will not have been involved in the original matter under dispute.

Within eight weeks of the complaint being received we will send the complainant either a final response or a further holding response, explaining why it is unable to provide a final response.

In the unlikely event that we cannot send a final response to the complainant within eight weeks of the complaint, we will provide a further holding response that stipulates the reasons for the further delay and indicates when it expects to provide a final response.

We will provide any complainant with fair compensation for any acts or omissions for which it is responsible and comply with any consequent offers of redress that the complainant accepts.

A complainant may also have the right to take civil action or complain to the Financial Ombudsman Service [FOS] if they are not satisfied by our final response. If so, we will send an explanatory leaflet about the FOS within eight weeks of receipt of the complaint or with our final response. The complainant may have a right of complaint to the FOS within six months from the date of the final response letter. Complaints regarding pensions may be referred to The Pensions Ombudsman.

### Complaints can be made as follows:

- By email: wise@wiseinvestment.co.uk
  - By Telephone: 01608 695210
  - In Writing to: The Compliance Officer, Wise Investments Limited, The New Barn, Chalford Park Barns, Oxford Road, Chipping Norton. Oxfordshire. OX7 5QR
1. We shall take all reasonable steps to conclude our investigation as soon as possible.
  2. If, after 8 weeks, we have not reached a conclusion we will write to you informing you why we have not been able to resolve the matter. At this point you may refer the matter, free of charge to:
    - The Financial Ombudsman Service [FOS], or for complaints about pensions to,
    - The Pension Ombudsman Service [TPO]
  3. Once we have written to you with our final response you have the right to refer your complaint to the FOS or TPO, **but you must do so within six months of the date of our final response letter.**

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.
  4. We maintain the correct records in respect of eligible complaints and are required to report to the FCA periodically about such complaints.

Full details of the FOS can be found on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### The Pensions Ombudsman

TPO is an independent organisation set up by statute<sup>1</sup> to investigate complaints about the administration of pension schemes and can help if your complaint is about a pension scheme, occupational or personal pensions. The TPO can be contacted at:

The Pensions Ombudsman  
11 Belgrave Road  
London. SW1V 1RB  
0800 917 4487

Full details of the TPO can be found on its website at [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

### The Financial Ombudsman

The FOS is an independent organisation set up by statute to resolve individual complaints between financial businesses and their customers regarding financial advice, including mortgages, savings and investments as well as pensions. The FOS can be contacted at:

The Financial Ombudsman Service  
Exchange Tower  
London. E14 9SR  
**0800 023 4567**

Full details of the FOS can be found on its website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

All details of complaints will be held for five years from the date of receipt of the complaint. All complaints that fall within the scope of the Financial Conduct Authority [FCA] complaint rules will be reported by us to the FCA on a semi-annual basis. These will be broken down according to complaint category, generic product type, the number of complaints closed by the firm within four weeks and within eight weeks of receipt, and we will indicate the number of complaints that were outstanding at the end of the reporting period.

**Should you require further clarification of our complaint handling procedure, please contact us using the details provided above.**