
ACTION 4 EQUALITY (SCOTLAND)
LIMITED
COMPLAINT HANDLING POLICY AND
PROCEDURE

Our aim

Our aim is to ensure we offer all our customers an excellent level of service across all areas of our business. If at any time we have given you a less than satisfactory service, we undertake to do everything reasonable to put it right.

If you are dissatisfied with any of our services, please contact us in the first instance and we will do our best to resolve the complaint.

What is a complaint?

A complaint can be defined as 'Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, claims management service or a redress determination, which:

- (a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- (b) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products or claims management services, which comes under the jurisdiction of the Financial Ombudsman Service.'

How to make a complaint

If you wish to make a complaint about the service, you have received please contact our office.

By Phone: 0131 6599958

By Email: karl@action4equality.co.uk

By Mail: Action 4 Equality (Scotland) Limited, PoBox 664, Newcastle upon Tyne, NE5 3PS.

*calls are charged at the same rates as 01/02 number on mobile tariffs.

What do you need to make a complaint?

Please have the following available when you call, or include them in any email or letter that you send us:

- 1) Your full name, address and phone number
- 2) Details of what you believe has not been dealt with properly
- 3) Copies of any correspondence or documents relating to your complaint
- 4) How you wish to resolve the complaint

What happens next?

If we are unable to resolve your complaint at first contact, or you would prefer to submit your complaint in writing, a written acknowledgement will be issued to you; promptly and no later than **five working days** from receiving your complaint.

Your concerns will be fully investigated by our complaint handler. A final response will be issued to you within **eight weeks** of the initial receipt of your complaint or we will explain why we are not able to issue a response.

During this time, our complaint handler may need to contact you to seek additional information or clarification to ascertain the facts surrounding your complaint.

If we uphold your complaint, we will take the appropriate steps to rectify the error promptly, offer an apology for the error and offer redress or remedial action where appropriate.

If you are not satisfied with our response to your complaint you have the right to make a formal complaint to the Financial Ombudsman Service who will investigate the complaint independently.

When will the complaint be resolved?

We will consider a complaint as resolved when you, the complainant, have indicated acceptance of our final response

The Financial Ombudsman Service.

If you are not satisfied with our final response you have the right to complain to the Financial Ombudsman Service, their contact details can be found below. You must do this within six months of our final response.

When we send you our final response, we will also provide you with a copy of the Financial Ombudsman Service's explanatory Leaflet. Alternatively, you can obtain a copy from:

Financial Ombudsman Service, Exchange Tower, London E14 9SR.

www.financial-ombudsman.org.uk

Or by freephone: **0800 023 4567 ***

Standard Telephone: **0300 123 9 123 ***

Outside of the UK: **+44 20 7964 0500**

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Updates

Action 4 Equality (Scotland) Limited may change this policy from time to time by updating this page. This may occur due to change in regulatory framework or a change in contact information. Any changes to this policy will be made here. This policy is effective as of February 2020.