

COMPLAINT HANDLING PROCEDURE

- We take complaints very seriously and seek to resolve complaints as quickly as possible.
- We will investigate your complaint fairly, competently, diligently and impartially.
- We will also be consistent with our investigation, as well as being reasonable and prompt.

CONTACT INFORMATION

Complaints Officer – Jason Stather – Lodge

Address: OCM Wealth Management Ltd, 3 Bouverie Court, The Lakes, Northampton. NN4 7YD

Tel: 04604 621467

Email: jstather-lodge@ocmwealthmanagement.co.uk

PROFESSIONAL INDEMNITY INSURANCE

We hold professional indemnity insurance and will work with our insurers whilst we review your complaint.

ACKNOWLEDGEMENT - 5 WORKING DAYS

We are required to acknowledge complaints “promptly”. We consider an acknowledgement within **5 working days** of receiving your complaint to be prompt.

4 WEEKS:

Within 4 weeks we aim to issue our decision on your complaint – called a ‘Final Response Letter’ (**FRL**).

If we have not resolved your complaint in this time frame we will write to you and explain what the position is and the reasons for the delay and a time scale when we expect to send our FRL.

8 WEEKS:

We are required by our regulators to reply to you with an FRL within 8 weeks.

If, for whatever reason, we cannot do this we will write to you and explain why. At this time you will have the right to refer your complaint to the Financial Ombudsman Service (**FOS**).

“FINAL RESPONSE LETTER” (FRL)

When replying to you we will provide evidence of our investigation and the reasons for the conclusions we have reached.

If we discover we are at fault we will offer redress or remedial action where we decide this is appropriate to resolve the matter.

If the decision is to refute the complaint the FRL will detail why we are not upholding your complaint.

You have the right to refer your complaint to the FOS, free of charge – but you must do so within **six months** of the date of the FRL.

We will send full contact details of FOS and enclose a FOS booklet in the FRL which explains how you can refer the complaint to FOS. It will also contain the link to the FOS web site. Details are confirmed below.

If your complaint is about how we have processed your personal data under the Data Protection Act or General Data Protection Regulation (GDPR) we may refer you to the Information Commissioners Office (ICO) as well as FOS.

This does not take away your right to refer your complaint to FOS.

FINANCIAL OMBUDSMAN SERVICE

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: Monday to Friday (8am to 8pm) & Saturday (9am to 1pm) - 0800 023 4567

Web site: <http://www.financial-ombudsman.org.uk/>

Email: Fill out the form on - <http://www.financial-ombudsman.org.uk/contact/index.html>

INFORMATION COMMISSIONERS OFFICE (ICO)

Complaints about how we have processed and used your data can also be referred to the ICO:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone: Monday to Friday (9am to 5pm) - 0303 123 1113

Web site: <https://ico.org.uk/global/contact-us/>

Email: fill out the form on - <https://ico.org.uk/global/contact-us/email/>