

Fair Investment Company Ltd

COMPLAINTS PROCEDURES

This document will be supplied on request and will be automatically provided to complainants unless we are able to resolve the complaint by the close of business on the next working day following the receipt of a complaint.

Within 5 days of the receipt of a complaint from a customer (or a customer's representative), we will send a written acknowledgement. The acknowledgement will include details of the name and job title of the person handling the complaint. The acknowledgement will be accompanied by a copy of these procedures.

In instances where the complaint actually relates to the service/product provided by an affiliate company, the complaint will be forwarded on to that company to be dealt with by them as an official complaint and monitored by Fair Investment to ensure that the complaint is dealt with to a suitable and timely conclusion.

The complaint will be handled by a person of sufficient seniority and competence and who was not directly involved in the matter subject to the complaint.

All complaints will be dealt with fairly, consistently and promptly.

In most cases we would anticipate that we would be able to provide a customer with a final response letter within four weeks from the receipt of the complaint. The final response letter will give full details of the customer's complaint and of our internal investigation. We will also give details of the steps we propose to take to resolve the subject of the complaint or we will give an explanation of the reasons why we consider that we are not responsible. We will also send the customer a leaflet giving details of the Financial Ombudsman Service (FOS) and explain that they may refer the complaint to the FOS if they are dissatisfied.

Some complaints may be complex or may require that we communicate with other persons or firms connected with the matter subject to the complaint (eg insurance company, building society etc). In such circumstances it may not be possible to resolve the complaint within a period of four weeks. In that event our procedures are:

Within a period of four weeks of receiving a complaint we will issue:-

- A holding response explaining why we are not yet in a position to resolve the complaint. In this event we will indicate when we will make further contact (this will be within a period of eight weeks from the receipt of the complaint).

Within eight weeks after receipt of the complaint we will either send the customer a final response, or

- Send an explanation that we are still not in a position to make the final response
- We will give reasons for the delay
- We will indicate when a full response can be expected
- We will inform the customer that he may refer the complaint to the FOS
- We will send a leaflet explaining how the customer can use the services of the FOS if they are not satisfied with the way that we are progressing their complaint.

Initially, complaints should be reported to Alex Catleugh, Compliance Officer, for recording.