

Complaints Handling Procedure

Scope

This procedure is operated by our firm in relation to its financial services provided under the Consumer Protection Code 2025.

Objective

Our objectives are:

- To respond to complaints in a courteous, timely and fair manner.
- Take all reasonable steps to resolve any complaint with the consumer making the complaint.
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where our customer feels we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Procedure

1. Where a complaint is resolved within 5 working days, details of the complaint, its resolution and confirmation that the Complainant is satisfied with the outcome will be recorded to the customer file correctly recorded on our Complaints Register.
2. Where a complaint cannot be resolved to the Complainant's satisfaction within 5 working days, we will acknowledge each complaint in writing within 5 working days of the complaint being received. This acknowledgement letter will:
 - a. Provide clear and complete details of our procedure for handling complaints;
 - b. Inform the complainant that they can refer the matter to the Financial Services and Pensions Ombudsman (FSPO) if he/she is not happy with the outcome of our investigation, or if the matter has not been resolved within 40 business days;
 - c. Include the contact details of the Financial Services and Pensions Ombudsman (FSPO);

- d. Provide the consumer making the complaint, or the person making the complaint on the consumer's behalf, with a point or points of contact in relation to the complaint until the complaint is resolved or all steps of the firm's complaints handling procedures have been exhausted. The person responsible for managing complaints in our firm is **Thomas Brady**.
3. We shall investigate the complaint as quickly as possible. We will provide the consumer making the complaint with a regular written update on the progress of the investigation of the complaint at intervals no greater than 20 working days, starting from the date on which the complaint was received.
4. We will attempt to investigate and resolve the complaint within 40 working days of having received the complaint.
5. Where the 40 working days has elapsed and the complaint is not resolved, we will:
 - a. Notify the consumer making the complaint of the anticipated timeframe within which we hope to resolve the complaint;
 - b. Inform the consumer of their right to refer the matter to the Ombudsman; and
 - c. Provide the consumer with the contact details of such Ombudsman.
6. Within 5 working days of the conclusion of our investigation of the complaint, we will advise the consumer making the complaint in writing of:
 - a. The decision at the conclusion of the investigation, including the reasons for that decision;
 - b. Where applicable, the terms of any offer or settlement being made to the consumer making the complaint;
 - c. Where the consumer has a right to refer the matter to the ombudsman, the fact that the consumer may refer the matter to the Financial Services and Pensions Ombudsman (FSPO); and
 - d. The contact details of the Financial Services and Pensions Ombudsman (FSPO). The contact details are:

The Financial Services and Pensions Ombudsman (FSPO):

Address: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Tel: +353 1 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie