**Complaints**

Clients are at the heart of our business and delivering an outstanding service at all times is what we strive to do. However, we recognise that from time to time our clients may have cause to make a complaint.

We are committed to dealing with complaints effectively and fairly in accordance with the Financial Conduct Authority's complaint handling rules and guidance. If clients have a cause to complain, a dedicated complaints handler, focused on ensuring that the clients are treated fairly during the process, will deal with the complaints.

If our clients are not satisfied with the outcome of their complaint, they will have the right to refer it to the Financial Ombudsman Service, free of charge, at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR, or by going to their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk/).