

# Complaints Procedure

## Introduction

This document describes our internal complaint-handling procedures for handling any expression of dissatisfaction, whether oral or written, and whether justified or not, about our provision of, or failure to provide, a financial service.

## Receiving complaints

Our objective is to provide a high standard of service to you at all times. However, we recognise that things can go wrong occasionally and, when this occurs, we are committed to resolving matters promptly. If you find that you wish to make a complaint about our service or about a claim, please contact us in one of the following ways:

**By telephone:** +44 (0)117 9745770  
**By email:** [info@amariz.co.uk](mailto:info@amariz.co.uk)  
**By letter:** Amariz Limited, Imperial House, 1 Harley Place,  
Bristol, BS8 3JT, United Kingdom  
**Website:** [www.amariz.co.uk](http://www.amariz.co.uk)

Please quote your client reference and policy number and, where possible, enclose copies of relevant correspondence.

## Acknowledgement of complaints

**Within 10 business days** of receiving your complaint, we shall send you written acknowledgement of your complaint, giving the name or job title of the individual handling the complaint. This person shall have the authority to settle complaints (including the offering of redress where appropriate) or shall have ready access to someone who has the necessary authority.

## Investigation of complaints

Complaints shall be investigated by our Managing Director or, where appropriate, an employee of sufficient competence who was not directly involved in the matter which is the subject of the complaint.

## Responding to complaints

In the first instance we will review your complaint and hope to resolve the matter. We will investigate the circumstances regarding your complaint and write to you with our response **within 2 months** of receiving your complaint.

If we cannot resolve your complaint within the above timescale, we will write to you explaining the delay and giving you the date we expect to be able to respond to you.

## Compensation

If your complaint is upheld and we decide that redress is appropriate, we shall provide you with fair compensation for any acts or omissions for which we are responsible and comply with any offer of (financial or other) redress which you accept.

## **Financial Ombudsman Service**

If you are still dissatisfied following our response to your complaint, you may, if eligible, refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. The FOS's contact details are as follows:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, United Kingdom.  
Telephone: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk/consumer/complaints.htm](http://www.financial-ombudsman.org.uk/consumer/complaints.htm)

If you unsure whether FOS will consider your complaint, you must contact them directly for advice.

The service FOS provides is free and impartial and contacting them at any stage does not affect your legal rights to take action.

## **How to complain about goods or services purchased online**

If you have a problem with an online purchase and cannot resolve it with the trader, you can use the following platform to send your complaint to an approved dispute resolution body via the EU Online Dispute Resolution service:

<https://ec.europa.eu/consumers/odr/main/?event=main.home2.show>