



## WHAT HAPPENS IF THINGS GO WRONG?

At Central Trust Limited all of our customers are important to us, and we believe you have the right to a fair, swift and courteous service at all times. Our process has been designed in accordance with the requirements of the Financial Conduct Authority.

You should find your dealings with us to be prompt, efficient and friendly. Our aim is to provide you with a world class, professional and friendly service. If you have a complaint about any aspect of the service you have received, our staff will be happy to help resolve your concerns.

We have a formal complaints procedure to ensure that your complaint is handled quickly, fairly and efficiently; this leaflet is designed to provide you with details of this process.

We recommend that you bring your concerns to our attention as soon as possible - the sooner we know about it the sooner we can seek to resolve it. Upon receipt of your complaint we will deal with it promptly, effectively and in a positive manner.

If we are unable to resolve your complaint over the telephone by close of the third business day following the day on which it is received, we will follow the process detailed below:

### Central Trust Limited Complaints Procedure

On receipt of your complaint (whether received by telephone, letter, email or fax) the matters raised will be investigated by an independent party within the Company.

We will acknowledge your complaint within 5 working days of receipt of your complaint.

We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time, we will send you an update.

We will aim to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received you may have the right (at any stage of the process) to refer your complaint to the Financial Ombudsman Service, free of charge. For further information you can write to:

**Financial Ombudsman Service (FOS)**

**Exchange Tower London E14 9SR**

**Phone: 0800 023 4567**

**E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**