

FAMILY INVESTMENTS **Complaint Handling Procedures**

Introduction

Our Complaints Handling Procedure is available on our website and will be sent to you if you request a copy. Alternatively it may be sent to you with our response to a complaint or included with a letter acknowledging or updating you on your complaint. Please be assured that we value our customers and take any complaint received very seriously. We view a complaint as an opportunity to identify how we can improve the service we provide to our members.

How can you complain?

If you want to contact us to make a complaint you can do so by writing to the following address:

Family Investments
16-17 West Street
Brighton
East Sussex
BN1 2RL

Alternatively, you can speak to one of the members of your Customer Service Team by calling 0844 8 920 920 (we may monitor and record calls for training purposes). They will be ready to take your call at any time from Monday to Friday 9am to 5.30pm, or until 7pm if you hold a Post Office ISA or a Child Trust Fund. On Saturdays our team is available from 9am to 12pm. You can also contact us at feedback@family.co.uk

What standards do we work to?

Within 5 business days of receiving your complaint, we will send you a letter of acknowledgement, which will include a copy of our complaints procedures.

In many cases, we will give you a full response within 5 business days. If this happens, we may not send a separate letter of acknowledgement, but we will ensure that a copy of these procedures is provided to you with our response.

Who will deal with your complaint?

Someone who has a sufficient level of seniority, knowledge and experience will deal with your complaint. Wherever possible, we will ensure that person was not directly involved in the matter being considered.

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Family Investments is a trading name of Family Assurance Friendly Society Limited (incorporated under the Friendly Societies Act 1992 Reg. No. 939F), Family PEP Managers Limited (Co. No. 2934967), Family Investment Management Limited (Co. No. 1915516) and Family Equity Plan Limited (Co. No. 2208249), which are authorised and regulated by the Financial Services Authority (25 The North Colonnade, Canary Wharf, London E14 5HS). Family Enterprise Limited (Co. No. 2489291) is not authorised or regulated by the Financial Services Authority. Registered in England and Wales at: 16-17 West Street, Brighton, East Sussex, BN1 2RL.

What happens next?

Our aim is to let you have a full response within 4 weeks of us receiving your complaint. In this response, we will:

- let you know the outcome of our investigation
- if appropriate, advise you of what we intend to do to rectify the problem
- if we disagree with your complaint, clearly explain the reasons why
- if appropriate, advise you of your right to appeal to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and how they can be contacted.

What if our investigation takes longer than 4 weeks?

Sometimes an investigation into a complaint can take longer than 4 weeks. If this happens, we will:

- write to you explaining the reason for the delay
- try to resolve your complaint within a further 4 weeks.

And if it takes longer than 8 weeks?

In exceptional circumstances, there may be some complaints that take longer than 8 weeks to resolve. If your complaint is one of these, we will:

- write to you again explaining the reason for the delay and giving a revised date for when you can expect a response
- if appropriate, inform you of your right to take your complaint to the Financial Ombudsman Service and send you a leaflet explaining who they are, what they do and how they can be contacted.

What if you disagree with our decision?

We may reconsider our decision if you have new evidence beyond what you told us in your original complaint. You have 6 months from the date of our final response in which to appeal against our decision. If we have not heard from you in that time, we will consider the complaint resolved.

If you are unhappy with the outcome of our investigations, you may have the right to refer your complaint to the Financial Ombudsman Service within 6 months of our final response. There are certain complaints that do not fall within their jurisdiction. These generally relate to complaints about investment returns. This is explained in their leaflet, a copy of which you can request by calling us on 0844 8 920 920. We may monitor and record calls for training purposes.

Additional notes for policies taken out through one of our partners

If you took out your policy through one of our partners, there are some additional procedures we need to make you aware of.

If we feel that responsibility for your complaint lies fully or partly with our partner, we will still acknowledge receipt of your complaint within 5 working days. We will then pass on full details to the relevant partner. They too will confirm to you that they have received your complaint within 5 working days.

We will confirm to you that the complaint has been referred onto the partner and provide a contact address and phone number for that partner.

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