

## **INTRODUCTION**

Our aim is to provide a first class service at all times to our clients. In the event of a client expressing dissatisfaction, it is our policy to investigate the matter swiftly and provide an effective and efficient response to a complaint.

## **WHAT ARE COMPLAINTS?**

From time to time clients may contact us for clarification or an explanation over a service provided in the past and these such matters are treated as queries. Complaints however are, but not limited to, a breach of our regulator's rules, the Financial Services Authority, negligence, a breach of a term of an agreement, misinterpretation, bad faith or malpractice.

## **WHAT YOU SHOULD DO**

If you ever have any reason to complain, please write to **The Compliance Manager at Barmac Asset Management Limited, 27a Lidget Hill, Pudsey, Leeds, LS28 7LG** or: -



**+44 (0) 113 395 5323**



**office@barmacuk.com**

When you contact us, please include: -

- ✚ Your full name and address;
- ✚ The name of the person you have been dealing with at Barmac Asset Management Limited (if applicable);
- ✚ A full explanation as to the reason for your complaint;
- ✚ Confirmation that you are happy to discuss the issue on the telephone should we require further information. Please provide a daytime contact number.

## **OUR PROCEDURE**

It is our policy to adopt the following procedure in all cases: -

- ✚ We will acknowledge your complaint within five working days whether it was provided in writing or verbally. If provided verbally, we will contact you, in writing, to confirm the basis of your complaint;
- ✚ We will endeavour to deal with your complaint within four weeks. If we require more time we will keep you informed of our progress. At the most, we will write to you within eight weeks with a final response.

## **USING A THIRD PARTY HANDLING FIRM**

If you choose to use a solicitor or any other third party handling firm, this does not affect how we review your complaint. However, please be aware that we will not be liable for any costs incurred by you should you decide to employ the services of a third party handling firm.

## **FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)**

We are covered by the FSCS and you may be entitled to compensation from the scheme if we cannot meet our obligations. However, this depends on the type of business and the circumstances of the claim. For further information visit the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to The Financial Services Compensation Scheme, 7<sup>th</sup> Floor, Lloyds Chambers, London E1 8BN.

## **RESOLVING THE COMPLAINT**

At the end of our investigation, we will provide you with a report which will set out our findings. If, at that stage the complaint has been upheld, our decision will be set out in the response letter to you. Should we reject your complaint, our letter will set out the next steps you may take if you are dissatisfied with our conclusion.

If we have failed to send you a final response within eight weeks from the date you originally complained, depending on your client categorisation and the type of business you have conducted, you may have the option of referring your complaint to the Financial Ombudsman Service (the "FOS").

The FOS was established by Parliament in 2001 as a totally impartial and independent body to settle disputes arising between consumers and businesses providing financial services.

For further information visit the FOS website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or in write to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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