

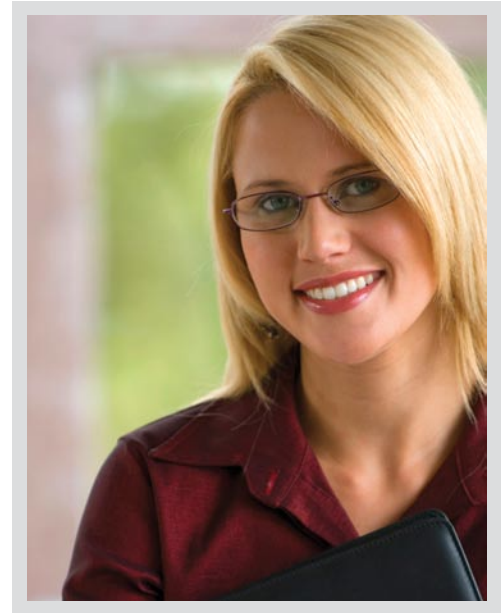
Need to know more?

- Visit our website:
www.fundsdirect.co.uk/complaints
- Telephone us:
0870 073 8393
- Email us:
customerservices@fundsdirect.co.uk
- Fax us:
0845 017 6293

Our office hours are Monday to Friday 09:00 - 17:30.

Telephone calls may be monitored and recorded for training and security purposes.

Complaints Procedure



Our aim is to deliver excellent customer service at all times, but we realise that there may be a time when our levels of service fall below our usually high standards and do not meet your expectations.

Should this become the case, we would welcome your feedback so that we can act to remedy poor service as quickly as possible.

This leaflet explains what you need to do and what you can expect from us in these circumstances.

Step 1

Please tell us about your concerns and give us the opportunity to resolve your issue. In the majority of cases we should be able to resolve your complaint straight away. However, if this is not the case it will be passed on to the Head of Customer Services who will instigate our Complaints Procedure. The process we follow adheres to standards set by the FSA.

Step 2

Once we have taken the details of your complaint either by letter, phone, email or fax, we will investigate your issue or problem. If we are unable to provide an immediate response or resolve it, you will receive a letter within 5 days of your initial contact to confirm receipt of your complaint and outline the next steps.

Step 3

If after 4 weeks we have been unable to resolve and conclude our investigation, we will write to inform you of our progress and provide details of when we hope to reach a resolution.

Step 4

In the rare instances that a complaint has not been resolved to your satisfaction or has taken longer than 8 weeks, you are entitled to take this matter to the Financial Ombudsman Service (FOS). We will write to you at this stage to give full details of our investigation and details of the FOS.

The Financial Ombudsman Service (FOS)

Set up under the Financial Services and Markets Act, the FOS is an independent complaint resolution scheme. The FOS website recommends that you follow steps 1 to 4, before referring your complaint to them.

You can contact the FOS by:

- **Post:**
Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
- **Telephone:**
0845 080 1800 or 0207 964 0500
- **Email:**
complaint.info@financial-ombudsman.org.uk
- **Online:**
www.financial-ombudsman.org.uk

You can use the FOS at any time for enquiries, but must follow the 4 steps set out in this leaflet, before involving them in your complaint. This service is free of charge.

Please note, you have 6 months from the date of our final response in which to refer your complaint to the FOS. Referral to the FOS will not affect your right to take any legal action.