

## HC Wealth Management Complaints Procedure

As an Independent Financial Services firm authorised with the Financial Conduct Authority (FCA), the regulator has set out its rules in relation to handling clients' complaints. In order to meet these rules, HC Wealth Management Ltd has put in place the following procedures.

- On receipt of your complaint, we will log our records and write to acknowledge receipt of your complaint within 5 working days, unless it can be resolved within 1 business day. Within the acknowledgement letter, we will provide a copy of our complaint's procedure.
- We will endeavour to communicate with you in a clear and fair manner at all times whilst investigating your complaint.
- If a complaint was made verbally, within our acknowledgement letter we will confirm our understanding of the complaint.
- Your complaint will then be investigated by our Compliance Officer, Louise Norman, who will gather all documentation required in order to conduct the investigation thoroughly and objectively. This may require some additional information from you and therefore an authority letter may be required so that we can approach any 3<sup>rd</sup> party where necessary.
- During the above process, we will keep you informed of its progress to date and whether there is any further information we require. We will aim to deal with the complaint as quickly as possible.
- If we have not resolved the complaint within eight weeks from date of receipt, we will write to you again with our reasons for the delay. We will also enclose the leaflet 'Want to take your complaint further?' informing you of your rights to refer your complaint to the Financial Ombudsman if you are unhappy with the progress. We will confirm when we expect our final response to be made.
- Within our final response letter, we will set out our understanding of your complaint and the issues raised in the investigation we conducted and the outcome from the investigation. We will also detail any redress we believe appropriate or our reasons for declining redress.
- **If you are not satisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge.**
- The Ombudsman might not be able to consider your complaint if:
  - What you are complaining about happened more than six years ago, and
  - You are complaining more than three years after you realised (or should have realised) that there was a problem.
- We will tell you if we think your complaint is made outside of these time limits but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.
- If you do decide to refer your complaint to the Ombudsman, you must do so within six months of our final response letter.
- If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances
- **You can contact FOS by:**
  - **Web** - <http://www.financial-ombudsman.org.uk/>
  - **Phone** - 0800 023 4567
  - **Email** - [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

○ **Postal –  
The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**

- Please note that in relation to your complaint, we will hold your data on the basis that it is necessary in order to meet our legal obligations when reviewing your complaint, as set out in the Financial Services & Markets Act 2000.