

Complaints Handling Procedure



Complaints Procedure

The following complaints procedure is made available to every customer upon request, is published on our website, and is included in summary form in our customer documentation.

We define a complaint as 'an expression of dissatisfaction whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about a firm's provision of, or failure to provide, a financial services activity or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience'. We allow complaints to be made by any reasonable means in compliance with DISP 1.3.2 (1) and recognise that all complaints require a resolution.

We have adopted a complaints handling policy, and have complaints handling procedures in place. We allow a complaint to be made by any reasonable means with the inclusion of: complaints by post, by telephone and via e-mail. Complaints can be made via the following channels:

Telephone: 02896001617

Email: isa@northernprovident.co.uk

Post: Scottish Provident Buildings 7 Donegall Square West Belfast BT1 6JH

A review of our complaints register will be undertaken on a frequent, periodic basis. Where required, this will also be done on an ad hoc basis.

We will send you a prompt written acknowledgement to your complaint. We expect this to be within 5 working days of your complaint. A final response will then be issued within the 8-week statutory deadline. The content of the final response will include the details of the investigation conducted by Peter Tayler and/or Paul Crawford as well as detailing remedial action where applicable.

We provide details for the Financial Ombudsman Service when issuing a final response, or after 8 weeks of receipt of the complaint if we have been unable to provide a final response. Contact details for the Financial Ombudsman Service are also provided on our website.

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

We have the option of providing consent to the Financial Ombudsman Service to consider complaints outside of the six -month deadline. However, our consent must be given for this to occur. Our consent will be determined on a case by case basis and may vary depending on the subject matter of the complaint.

Complaints Investigation

Our nominated complaints handler Peter Tayler will at all times be responsible for the investigation of complaints. Input will be sought from other employees where necessary.