

ASSURED FUNDING LTD
Complaints Policy

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1. Introduction

Assured Funding Ltd is committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away.

We are also a member of NACFB and adhere to their Code of Practice.

FCA Regulatory status - Assured Funding Ltd is an Appointed Representative of Connect IFA Ltd ("Connect").

Connect, our Complaints Department, will investigate your complaint competently, diligently and impartially.

2. How to make your complaint

Firstly, let Connect know what has happened.

You can call, email or write to Connect. Connect's contact information is detailed at the bottom of this document.

Connect will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how Connect can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like Connect to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

3. What happens next?

Assured Funding Ltd is an Appointed Representative of Connect IFA Ltd ("Connect") and Connect aims to resolve all complaints as quickly as possible. Connect will consider all the available evidence, the circumstances together with any relevant laws or regulations. Connect will keep you regularly updated about what is happening and discuss our findings.

Connect will contact you within three working days to let you know that Connect are considering your complaint and clarify any points where necessary. If Connect can resolve your complaint within 3 working days, Connect will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that Connect now considers the matter resolved.

Sometimes Connect are not able to find a resolution within 3 working days. On these occasions they will issue you with an initial response letter which outlines the circumstances of your complaint. Connect aims to respond to all complainants within four weeks although they have eight weeks from the date of receipt of your complaint to investigate and provide you with their final response.

Sometimes it can take a bit longer to reach a decision. If it is going to take Connect more than eight weeks to resolve your complaint, from when you first contacted them, they will update you on their progress and explain why it is still ongoing.

When Connect have fully investigated your complaint and reached a decision, they will write to you to let you know their final response. This is a detailed letter which will tell you what they have found, what they plan to do and how they came to their decision.

If you are unsatisfied with the outcome of Connect's investigation, the final response letter will explain that you may have the right to refer your complaint to the Financial Ombudsman Service within six months of the final response being issued by Connect.

The Ombudsman cannot consider a complaint if the complainant refers it to the Financial Ombudsman Service:

- more than six months after the date on which the respondent sent the complainant its final response, redress determination or summary resolution communication; or
- more than:
 - six years after the event complained of; or (if later)
 - three years from the date on which the complainant became aware (or ought reasonably to have become aware) that he had cause for complaint

Connect will indicate within the communication whether they consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution) if this is applicable.

4. Complaints forwarding

Where Connect identify a third-party may be solely or jointly responsible for the matters disclosed within a complaint, they will forward the complaint to the relevant party without delay.

Connect will notify the complainant in the form of a 'final response letter' that they have referred the matter to the third party for investigation. Where Connect are jointly responsible for matters disclosed within a complaint, they will investigate the element relating to them and they will respond accordingly. Where Connect is in receipt of a forwarded complaint, they will acknowledge the complaint and will apply the standard time limits for a response from the date on receipt.

If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, ICO or the NACFB dependent upon the circumstances surrounding the case. The NACFB suggest trying to resolve the complaint directly with us in the first instance. If the complaint is referred to the NACFB, they will investigate the complaint competently, diligently and impartially. It is important to be aware, the NACFB have no powers or sanction relating to any form of compensation.

5. Complaints Handling Contact Information

Address; Compliance Department
Connect IFA Ltd,
39 Station Lane,
Hornchurch, RM12 6JL

Call 01708 676110.

6. Further Support

If you are not satisfied with how Connect dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint, provided that the complaint concerns a regulated activity, or you fall within the classification of an "eligible complainant".

The Financial Ombudsman Service contact details are:

Address: Financial Ombudsman Service (FOS) Exchange Tower
London E14 9SR

Consumer helpline: 0800 023 4567 or 0300 123 9123

Switchboard: 0207 964 1000

Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk