

COMPLAINT HANDLING PROCEDURE



**KLO FINANCIAL
SERVICES**

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As an Independent Financial Services firm authorised with the Financial Conduct Authority (FCA) the regulator has set out its rules in relation to handling client's complaints. To meet these rules, we have put the following procedures in place.

On receipt of your complaint we will record receipt of the complaint 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 you with a copy of these complaint procedures.

If your complaint was made verbally, then within our acknowledgement letter we will confirm our understanding of your complaint.

Your complaint will then be investigated by our Compliance Officer who will gather all documentation required to thoroughly and objectively conduct the investigation. This may require some additional information from you and therefore an authority letter may be required so we can approach any 3rd party necessary.

During the above process, we will keep you informed of its progress to date and whether there is any further information we require from you. We will aim to deal with your complaint as quickly as possible.

If we have not resolved your complaint within 8 weeks from date of receipt, we will write to you again with our reasons for delay however we also enclose the leaflet "Your Complaint and the Ombudsmen" informing you of your rights to act further 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, the issues raised, the investigation we conducted and the outcome from the investigation. We will also detail any redress we believe appropriate or the reasons for declining redress.

We will remind you of your option to refer your complaint to the Financial Ombudsman and that you will have 6 months in which to refer your complaint.

www.financial-ombudsman.org.uk

The Financial Ombudsman Service,
Exchange Tower
London
E14 9SR

0800 023 4 567

We will endeavour to communicate with you in a clear and fair manner always whilst investigating your complaint.

Registered in England and Wales No. 08711328 at our head office address. KLO Financial Services Ltd is authorised and regulated by the Financial Conduct Authority. FCA No. 710272