

# Complaints Policy



We're sorry that you have reason to complain. As much as we'd love to be, we're not always perfect. And while we try our best, things can go wrong from time to time, and when that happens our aim is to resolve your complaint as quickly as possible.

Our regulator, the Financial Conduct Authority provides rules in relation to the way in which we handle complaints. In order to meet these rules we have put the following procedures in place:

On receipt of your complaint we will record receipt and write to you to acknowledge this within five working days. The only exception to this is if we are able to resolve your complaint within one 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, Joanne Graham who will gather all documentation required in order 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 third party that may be necessary.

During the above process we will keep you informed of progress, and whether there is any further information we require from you. We will aim to deal with your complaint as quickly as possible and to communicate with you in a clear and fair manner at all times.

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 and when we expect our final response to be made. We will also enclose the leaflet "Your Complaint and the Ombudsman" informing you of your right to take action further to the Financial Ombudsman Service if you are unhappy with progress.

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.

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're complaining about happened more than six years ago, and
- You're complaining more than three years after you realised (or should have realised) that there was a problem.

We will tell you if we think that 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 our final response, 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 using any of the following:**

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Phone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Post: The Financial Ombudsman Service  
Exchange Tower, London, E14 9SR

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*Autus is a trading style of Autus Lifetime Planning Limited, which is registered in England & Wales Number 8813223.*

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*Autus Lifetime Planning Limited is authorised and regulated by the Financial Conduct Authority – Firm reference number 616276.*

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