

How we deal with complaints

We take care to maintain high standards of service. Where we become aware of client concerns or dissatisfaction we give priority to resolving the matter as quickly as possible and to making sure that your concerns are handled fairly and within reasonable timescales.

Resolving your concerns

Upon receipt of a complaint we will do all we can to resolve your concerns within three business days, and confirm this to you in writing. If you are dissatisfied with our resolution you are entitled to refer your complaint to the **Financial Ombudsman Service (FOS)**, contact details of which are set out at the bottom of this policy. The FOS website has further information that might be of help to you.

If, for whatever reason, we cannot resolve your concerns within our target of three business days, we will write to you, normally within five business days, to acknowledge your complaint and to let you know when we expect to be able to send you a full response.

A senior person, who, where possible, is independent of the case, will investigate your complaint. You will be given their name and contact details.

When acknowledging your complaint, especially in the case of an oral complaint, we will set out the nature of the complaint and may request further clarification if necessary. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required. We will keep you informed of the progress of the complaint investigation.

Responding to your concerns

After eight weeks, if a final response letter has not already been sent to you, you will receive either:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response you may refer your complaint to the FOS. Note that if you do want to refer your complaint to the FOS you must do so within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the FOS standard explanatory leaflet will be enclosed with our response, if not already supplied.

OR

- A response that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response. This response will inform you that you may refer your case to the FOS if you are dissatisfied with the delay. A copy of the FOS standard explanatory leaflet will be enclosed, if not already supplied.

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will however, pursue information on a regular basis.

Complaints that may not be about us

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you, the client, directly.
- We will enclose a copy of the original complaint letter.
- We will write to you, the client, giving contact details of the firm, and invite you to get in touch with them. We will also enclose a copy of the letter we send to the firm.
- We will copy the new firm in on this letter as well.

Mearns & Company first point of contact

Graeme Brown, Client Services Director

graeme@mearnscompany.com

0131 554 7771

Mearns & Company, Anchor House, 112 Commercial Street, Edinburgh EH6 6NF

Financial Ombudsman Service

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

Tel: 0800 023 4567 (this number is free for most people ringing from a fixed landline)

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

Website: www.financial-ombudsman.org.uk

Closing complaints

We will regard your complaint as closed in the following circumstances:

- Once we have sent you a Final Response letter; or
- If you refer your complaint to FOS, when FOS inform us in writing that the complaint has been closed; or
- Where you have told us in writing that you accept an earlier response that we have sent to you.

We are committed to ensuring that all complaints received are handled fairly, promptly and consistently and that we identify and remedy any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.