

GUIDANCE NOTE

DEALING WITH COMPLAINTS

APPROVED FOR INVESTOR USE | FEBRUARY 2021

To support our commitment to achieving an excellent customer experience, you can expect us to meet these principles when dealing with your complaint.

We all know that sometimes things go wrong. If this happens we want to put it right quickly. As a valued customer of Curtis Banks, we want you to tell us if our products, our service or our people do not meet your expectations.

- **We only make promises we can keep.** If you feel we have not please tell us.
- **We want to be fair to all our customers.** We will do everything we can do to resolve your complaint. If we cannot we will tell you why and let you know what other options there are.
- **We want you to tell us what you think.** We will aim to learn from what you tell us and where necessary to make changes to improve the service you receive.

Dealing with your complaint

An experienced person will deal with your complaint and keep in touch with you regularly to inform you of progress.

We will aim to resolve your complaint at the earliest possible stage. We aim to contact you within five working days to acknowledge receipt of your complaint. Within four weeks of receiving the complaint we will:

- write to you with our final decision; or
- contact you explaining why we are not yet in a position to resolve the complaint and when we will contact you again.

If you disagree with our decision, you feel we have misunderstood anything or you have any extra information please let us know.

Appeals

If you are not satisfied with our response to your complaint, you can request a further review by a Senior Manager at Curtis Banks. Please use the below contact details.

Contact us

Client Relations
Curtis Banks
153 Princes Street
Ipswich, IP1 1QJ
Tel: 0370 414 7000
Direct: 01473 296 765 (call charges will vary)
Fax: 0370 414 8000
Email: clientrelations@curtisbanks.co.uk
Web: www.curtisbanks.co.uk

Financial Ombudsman Service

You may be able to refer your complaint to the Financial Ombudsman Service or the Pensions Ombudsman if:

- You do not accept our final decision; or
- You have not received a final decision letter within eight weeks from the date we received your complaint

The Ombudsman usually expects customers to allow us to address their complaints before contacting them unless there has been an undue delay. We will let you know if you can refer your complaint to the Ombudsman.

Where your unresolved complaint concerns the administration of your SIPP you should direct your complaint to the Pensions Ombudsman (TPO). TPO investigates complaints and disputes about the way that pension schemes are run.

Curtis Banks Group plc (registered number 07934492) and Curtis Banks Limited (registered number 06758825) are companies registered in England & Wales with their registered addresses at 3 Temple Quay, Bristol BS1 6DZ. Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority (number 492502). Curtis Banks Pensions is a trading name of Suffolk Life Pensions Limited. Suffolk Life Pensions Limited is a company registered in England & Wales (registered number 1180742) and is authorised and regulated by the Financial Conduct Authority (number 116298). Suffolk Life Annuities Limited is a company registered in England & Wales (registered number 1011674) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (number 110468). The registered address of both companies is 153 Princes Street, Ipswich, Suffolk IP1 1QJ. Tel: 0117 910 7910 Fax: 0117 929 2514. Call charges will vary. We may record and monitor calls. If you're contacting us by email, please remember not to send any personal, financial or banking information because email is not a secure method of communication. SL089.202101 January 2021

CONTINUED

Where your complaint concerns the marketing of our SIPP you should in the first instance direct your complaint to the Financial Ombudsman Service, which provides consumers with a free independent service for resolving disputes with financial firms.

Ombudsman details

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London, E14 4PU
Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Web address: www.pensions-ombudsman.org.uk

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Tel: 0800 023 4567

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

Web: www.financial-ombudsman.org.uk