

# GUIDANCE NOTE

## DEALING WITH COMPLAINTS

APPROVED FOR CLIENT USE | JANUARY 2025



*If you wish to make a complaint about any aspect of our service, please make contact with us directly by email, in writing, secure message or by telephone. The information below outlines our commitment and 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 your experience does not meet your expectations.

- **We only make promises we can keep.** If you feel we have not, please tell us.
- **We treat our customers fairly.** We will do everything we can to resolve your concerns. If we cannot we will tell you why and let you know what other options there are.
- **We want your feedback.** We learn from what our clients tell us and, where necessary, make changes to improve our service.

### Dealing with your complaint

Our goal is to resolve your complaint at the earliest possible stage. We will acknowledge receipt of your complaint within five working days and keep in touch with you regularly. Within eight weeks of receiving your 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 confirm when we will contact you again. At this point, you have the right to refer your complaint to the Ombudsman.

### Appeals

If you disagree with our decision, or if you feel we have misunderstood anything, please let us know using the following contact details:

Client Relations  
Curtis Banks  
153 Princes Street  
Ipswich, IP1 1QJ  
Direct: 0370 414 7000 (call charges will vary)  
Email: [clientrelations@suffolklife.co.uk](mailto:clientrelations@suffolklife.co.uk)

### Ombudsman Service

You may be able to refer your complaint to an Ombudsman if you do not accept our final decision or if you have not received a final decision letter within eight weeks from the date we received your complaint.

The Ombudsman expects clients to allow us to address their complaints before contacting them. We will let you know if you can refer your complaint to an Ombudsman.

Where your 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 pension schemes are run.

Where your complaint concerns the marketing of our SIPPs, you should direct your complaint to the Financial Ombudsman Service.

"Curtis Banks" is the trading name of Curtis Banks Group Limited (CBGL) (registered in England, number 07934492), Curtis Banks Limited (CBL) (registered in England, number 06758825), Suffolk Life Pensions Limited (SLPL) (registered in England, number 01180742), Suffolk Life Annuities Limited (SLAL) (registered in England, number 01011674), SLA Property Company Limited (SLAPC) (registered in England, number 01203396), Tower Pension Trustees (S-B) Limited (TPTSB) (registered in Scotland, number SC340871), Bridgewater Pension Trustees Limited (BPTM) (registered in England, number 03821053), SPS Trustees Limited (SPST) (registered in England, number 08312411), Colston Trustees Limited (CTL) (registered in England, number 06867955), Montpelier Pension Trustees Limited (MPTL) (registered in England, number 05802677), Temple Quay Pension Limited (TQPL) (registered in England, number 05679427), Tower Pension Trustees Limited (TPTL) (registered in England, number 02178783), Crescent Trustees Limited (CrTL) (registered in England, number 03915165). "Curtis Banks Pensions" is the trading name of SLPL. CBGL, CBL, TPTSB, BPTM, SPST, CTL, MPTL, TQPL, TPTL, CrTL have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. SLPL, SLAL, SLAPC have their registered office at 153 Princes Street, Ipswich, Suffolk, IP1 1QJ. CBL and SLPL are authorised and regulated by the Financial Conduct Authority. SLAL is authorised as an insurance company authorised by Prudential Regulation Authority (PRA) and regulated by the FCA and PRA. CBGL, CBL, BPTL, CTL, SPSTL, MPTL, TQPTL, TPTL, CrTL and TPTSB are members of a VAT group with VAT registration number 207996471. SLPL, SLAL and SLAPC are members of a VAT group with VAT registration number 241841520. All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at [nucleusfinancial.com](http://nucleusfinancial.com). (12/24)

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## Ombudsman Details

### **The Pensions Ombudsman**

10 South Colonnade

Canary Wharf

London, E14 4PU

Tel: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Web address: [www.pensions-ombudsman.org.uk](http://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](mailto:Complaint.info@financial-ombudsman.org.uk)

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