

**Talk to us about
your complaint**


We want to hear from you

We always strive to provide you with the best products and services. Unfortunately, things can go wrong sometimes but telling us about it gives us the change to fix things for you and make improvements.


This leaflet lets you know how you can contact us and what we'll do once we hear from you.


How to contact us

The best way to contact us is via email so we can get all the details right:

 You can email us at contact@advicifas.org

Or you can contact us using one of the ways shown below. Please give us a daytime telephone so we can talk to you if we need to:

 Send us a secure message using our Online Account Service to explain what's gone wrong; or

 you can write to us:
Complaints
ADVICIFAS
124 City Road
London
EC1V 2NX

Information we'll need

We want to fully understand what's gone wrong, so we'll need some information from you to make sure the right person handles your complaint and can investigate and fix things for you as soon as possible.

When contacting us, please give us the following information:

- your name, address and service number;
- a description of your complaint and how it has affected you;
- when the issue happened; and
- a contact number (or your other preferred method of contact) and a convenient time to contact you. This will help us get hold of you if we need to discuss your complaint, especially if we need any more information. Calls from us may appear as unknown or withheld numbers.

What happens next?

We'll do everything we can to resolve your concern quickly and fairly. If we need extra information to investigate the issue, we'll contact you and where we've made a mistake, we'll put things right.

If we can resolve your complaint within three business days following the day we received it, we'll send you confirmation of this and we'll also let you know about our Complaint Escalation Service (CES) at this time.

For more complex issues, we may need more time to investigate your concerns. If this is the case, we'll send you an acknowledgement email or letter outlining the next steps and when you can expect to hear from us.

Complaints relating to payments for your services or operations

These include complaints about making payments for additional services.

- We'll send you our final response as soon as we've completed our investigation. We have 15 days to resolve these complaints.
- If there are exceptional circumstances, we may take longer than 15 days to investigate your complaint, however, we'll resolve all payment related complaints within 35 days. We'll email or write to you to let you know if we need longer than 15 days, we'll also send you details on how to make use of CES if you'd prefer to not wait for us to finish our investigation.

All other complaints

- Although we have 56 days to resolve your complaint, we'll send you our final response as soon as we've completed our investigation.
- We'll also keep you informed in writing along the way, so you'll know when to expect to hear from us.
- If we haven't been able to finalise our investigation by 56 days, we'll send you a letter letting you know and what steps you can take. These will include letting you know you can use our Complaint Escalation Service (CES) if you'd prefer not to wait until we've completed our investigation.

Using a solicitor or a claims management company or a third party firm to make a complaint

We want you to be aware that we'll look into the issue you've raised exactly the same way even if you use a third party. This could be a solicitor, claims management company or any other third party, for example a financial advisor. When making this decision, it may be helpful to know:

- We won't charge to investigate your complaint,
- We won't be liable for any fees that you may be charged by a third party to handle your complaint,
- If we pay any money to you as part of the resolution to your complaint, we'll pay this directly to you as our customer.

Following our response to you

If you don't agree with our response after we've investigated your complaint, you can choose to come back to us using any of the contact routes above.

Alternatively, you can choose to use:

Our Complaints Escalation Service

If you don't agree with our resolution of your complaint and you'd like to take it further, you can use our Complaints Escalation Service. It is a free, independent and impartial service that helps resolve disputes.

ADVICIFAS is able to provide literature in alternative formats. The formats available are: large print, Braille and auto CD. If you would like to register to receive correspondence in an alternative format please email us at **contact@advicifas.org** for more information, or give us a call.

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www.advicifas.org.

