

We are committed to providing debt solutions of the highest quality and we take any complaint about our service very seriously. If you feel that we haven't lived up to your expectations in any way, we would like to know so that we can promptly address your concerns. We are committed to reaching an equitable solution and timely redress to any material complaint. Atlantic Financial Management has a written Complaints Procedure. To voice your concerns, please follow our 2 step procedure.

Step 1 – Let Your usual point of contact know

Inform us of your concern and how you think it could be resolved by:

1. Calling your Case Manager on 0845 0 30 40 50 Monday to Friday 8:30am to 9pm; **OR**
2. Email: complaints@atlanticfinancialmanagement.co.uk; **OR**
3. Writing to: **Client Services Manager**
Atlantic Finance (UK) Ltd. 7 Franklin Court, Stannard Way, Priory Business Park, Bedford MK44 3JZ

We will do all we can to resolve your complaint within 3 business days. If we are unable to do this, we will write to you to tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when you can expect a full response. Any complaint verbal or written will be referred to our complaints officer at the earliest opportunity or to a member of the senior management if the complaints officer is unavailable. We will:

- Promptly acknowledge the complaint in writing (i.e. by letter or email)
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our **final response** as soon as possible and not later than **eight weeks**. The timescale can be dependent on the complexity of the case.

Who you are complaining about

Clients sometimes express dissatisfaction to their debt adviser about the product provider (e.g. a debt management plan administered by Atlantic Financial Management). We will need to establish whether or not your complaint relates to the advice (i.e. debt counselling) of a separately regulated firm (e.g. a directly authorised adviser) or the performance of Atlantic Financial Management.

Example: A review of your Debt Management Plan (DMP) was undertaken by a directly authorised adviser holding their own regulatory permissions (i.e. to undertake debt counselling services) on behalf of Atlantic Financial Management. You are dis-satisfied with the advice provided by the adviser. The complaint would relate to the activities of the directly authorised firm and not Atlantic Financial Management. If this is unclear then it must not delay investigation and we will proceed with our own investigation. The complaints officer will review this matter and take the complaint to the adviser if appropriate in consultation with you.

Our investigation approach

We will establish the nature and basis of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Eligible complainants

It is our policy to treat all complainants the same, however, eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant;
- Relating to regulated activity;
- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Complaints settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a '**Summary Resolution Communication**', being a written communication from us which:

1. refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;
2. We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;
3. Indicates whether or not we consent to waive the relevant time limits
4. Provide the website address of the Financial Ombudsman Service; and
5. Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a Summary Resolution Communication, we may also use other methods to communicate the information where:

1. We consider that doing so may better meet your needs; or
2. We have already been using another method to communicate about the complaint (e.g. email).

Final response

This will set out clearly our decision and the reasons for it. If any compensation is offered then a clear basis of the calculation will be shown. We consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Step 2 – Financial Ombudsman Service

If we haven't issued our final response within eight weeks from the date you first raised your complaint, or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

The Ombudsman will only consider your complaint once you've tried to resolve it with us, so please take up your concerns with us first and we will do all we can to help. You have to register a complaint with the Ombudsman within six months of receipt of our final response.

You can write to the Financial Ombudsman Service at: Exchange Tower, London E14 9SR.

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

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

Web: www.financial-ombudsman.org.uk

Authorised and regulated by the Financial Conduct Authority



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