

COMPLAINTS PROCEDURE

Clan Wealth Management strive to ensure that the highest level of customer care and service is maintained.

However, in the event that a complaint is received, we will:

- Adhere to the Complaints Resolution Process as set out in the Consumer Protection Code.
- Ensure we fully understand the nature and impact of the complaint.
- Investigate all issues raised thoroughly with reference to our records and that of the product providers involved.
- Offer a clear explanation to the complainant in respect of the subject matter of the complaint.
- Maintain records of all complaints received and where necessary undertake analysis of complaint patterns to ascertain whether complaints are isolated incidents or indicate any potential widespread issues.

MAKING A COMPLAINT

If you wish to make a complaint to us, please contact us with an outline of your complaint. Your complaint can be made by letter, email, telephone or face to face. The following outlines how your complaint will be handled.

When we receive a complaint, we will acknowledge receipt of it, within 5 working days. If the complaint is resolved to the complainant's satisfaction within 5 days, there is no requirement for a written acknowledgement of same. However, a record of this fact will be maintained.

HOW WE WILL HANDLE YOUR COMPLAINT

- Give the complainant the name of the individual looking after their complaint.
- Provide the complainant with written updates at intervals not greater than 20 business days.
- We will aim to have complaints investigated and resolved within 40 business days from date of receipt.
- If a complaint is not resolved within 40 working days, the complainant will be notified in writing of the expected new timeframe for resolution and their right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO). We will provide the complainant with the FSPO contact details.
- On completion of the complaint investigation, the complainant will be notified in writing within five days of the outcome by way of a Final Response Letter. This Final Response Letter will also include any offer or settlement details, the option to refer the matter to the FSPO and the contact details for the FSPO.