

Complaints Policy

Introduction

Our aim at Lionmede Wealth Management Ltd is to provide you with a first-class standard of service. Each of our clients are important to us, and we believe they have the right to a fair, swift and courteous service at all times.

We take great pride in the way that we work with our clients. However, we appreciate on rare occasions, things might not go as well as we would like. Should this happen, we would hope to recognise the problem early on and rectify matters without any inconvenience to you.

This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

Lionmede Wealth Management Ltd is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. We are required to have in place clear and effective procedures for the reasonable and prompt handling of complaints.

What will we do once we have received your complaint?

Upon receipt of a complaint, a senior person (who, where possible, is independent of the case) will investigate the complaint. You will be given the name and contact details of the person dealing with your complaint. You may contact us at any stage.

We will investigate your complaint fairly, promptly and consistently to determine whether the complaint should be upheld and, if appropriate, determine the remedial action or redress. We will set out conclusions in a final response to you and all relevant factors will be taken into consideration.

Investigating and resolving your complaint

If you make an oral complaint which is resolved by the close of the third business day after a complaint is raised, we will:

- Issue a communication confirming that the complaint has been resolved
- Provide details of the Financial Ombudsman Service and if a client remains dissatisfied, a referral is possible.

If your complaint is not satisfied within 3 business days of receipt of the complaint, the person investigating the complaint will:

Lionmede Wealth Management Ltd

Address: 7 Whitbreads Business Centre, Whitbreads Farm Lane, Chatham Green, Essex, CM3 3FE

Tel: 0203 6386 698 **Fax:** 0203 6958 679 **Web:** www.lionmede.co.uk

- Initiate a record and file of your complaint.
- Acknowledge your complaint as soon as is reasonably practicable after the receipt of your complaint.
- Use our files together with reports from other parties if relevant. They may also write to you if further information is required.
- Keep you informed of the progress of the complaint investigation.

If your complaint is not satisfied within 8 weeks of receipt of the complaint, the person investigating the complaint will issue you:

- A response informing you why we are not yet in a position to resolve your complaint and when you might be expected to be provided with one.
- If you are not satisfied with our progress, we will ensure to keep you informed as to when you may refer the matter to the Financial Ombudsman Service. A copy of the Financial Ombudsman Service standard explanatory leaflet will be issued with the week eight response letter.
- Advise you that on completion of our review, we will write to you informing you of the outcome.

Following the completion of the investigation, we will issue a written Final Response letter to you. The final response letter will be fair, clear and not misleading and will provide you with:

- Details of the investigation;
- The outcome of the investigation;
- If relevant, any offer of remedial action(s) or the appropriate level of redress (or both), and the basis of calculation.

Third Party Complaint

Please bear in mind that if your complaint involves information from third parties some delays could be beyond our control. We will, however, pursue information on a regular basis.

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you, the client, directly.
- We will enclose a copy of the original complaint letter.
- We will write to you, the client, giving contact details of the firm, and invite you to get in touch with them. We will also enclose a copy of the letter we send to the firm.
- We will copy the new firm in on this letter as well.

Financial Ombudsman Service (FOS)

If you are an eligible complainant you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS's leaflet "Your Complainant and the Ombudsman" which we will provide to you as part of the Complaints Process. Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of receiving our final response.

You should allow us to complete our internal Complaint Procedure before you refer your concerns to the FOS. We will co-operate at all times with the FOS. If the case is referred to the FOS, we will ensure any supporting documents and a report is submitted.

Closing complaints

We will regard your complaint as closed in the following circumstances:

- Once we have sent you a Final Response letter/Final Decision letter; or
- If you refer your complaint to FOS, when FOS inform us in writing that the complaint has been closed; or
- Where you have told us in writing that you accept an earlier response that we have sent to you.

Lionmede Wealth Management Ltd is committed to ensuring that all complaints received are handled fairly, promptly and consistently and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will do all we can to learn from any complaints we receive to improve our level of service to you in the future.

Contact

If you have any questions about our Complaints Procedure, please contact us:

Lionmede Wealth Management Ltd
7 Whitbreads Business Centre
Whitbreads Farm Lane
Chatham Green
Essex
CM3 3FE

Email: team@lionmede.co.uk

Telephone: 020 3638 6698