

It is our duty as an authorised company providing claims management services to continually act professionally and in the best interests of our clients. We do however understand that there are instances when a client may feel that they have cause to complain and we have a responsibility to properly deal with such complaints.

The Complaints Procedure follows the Ministry Of Justice, Claims Management Services Regulation Complaints Handling Rules.

If you have a complaint we need to know about it and we would ask that you inform us as soon as possible so that the issue can be addressed. This can be done via fax, email, telephone or in writing. The address for such communications should be:

The Complaints Officer
Financial Recovery Solutions Ltd
46 Love Lane
Stockport
Cheshire
SK4 1JA

Email: info@financialrecoverysolutions.co.uk or
Telephone: 0845 224 8905
Fax: 0845 224 8904

We are governed by time frames set out by our regulator therefore we reserve the right to decline considering a complaint that is made more than six months after you became aware of the complaint. There may be an example where we will waive the time frame to submit a complaint but this is at the company's discretion. If you complain outside of this time limit and we waiver the six month rule we will inform of you of the same in writing.

We will, within five working days upon receipt of the letter, send you a written acknowledgement of the complaint which will outline the name of the person dealing with the matter. Wherever possible the person dealing with your complaint will have had no dealings within the original complaint and will also have the authority to settle.

Within four weeks of receiving a complaint you will received the following information in writing:

- A final response letter which will address the complaint.
- OR
- A holding response letter which outlines the reasons why we are unable to resolve the complaint at that time and indicates when we will make further contact with yourselves. Within eight weeks of receiving a complaint we will send you either:

- a final response which adequately addresses the complaint;
 - OR
 - a response which:
 - Explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response;
- and
- Informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.

Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible. Appropriate redress may not be financial; it may involve an apology, an offer to redo the work or the refund of a fee.

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

Claims Management Regulator
PO Box 7824
Burton on Trent
Staffordshire
DE14 9DP

info@claimsregulation.gov.uk
Tel: 0845 4506858

The Regulator can review the handling of the complaint and can give a direction on further handling of the complaint; however, the Regulator cannot determine a complaint or award compensation.