

Your Complaint – Our Commitment To You

At Paratus AMC we aim to provide a high standard of service to our customers. We appreciate we do not always get things right and are disappointed we have given you cause to be unhappy with our service. We take complaints seriously and we want to assure you that we will investigate your concerns thoroughly and fairly. Therefore, we will:

1. **Investigate all of your concerns** as quickly as possible in a fair and impartial manner.
2. **Keep you regularly informed** of the progress of your complaint.
3. **Put things right for you** where we find that we have done something wrong. We will always consider your individual circumstances when reaching our decision and take appropriate action that we feel is fair and reasonable in order to resolve your complaint.
4. We will **explain clearly** the reasons supporting our decision, regardless of the outcome, and provide you with information on how to pursue your complaint further should you wish to.

Your complaint will be assigned to a designated complaint investigator who will thoroughly investigate all of your concerns. You may be contacted during this phase if we feel that we require more information, this may include evidence to support your case, such as proof of bank charges, proof of payments made, or other items that can verify points you have raised. If you feel you have information which you believe is relevant to your complaint please forward this to us to enable us to include your view in our investigation.

If we are unable to complete our investigation and provide you with a final response within **four weeks** of receiving your complaint, we will write to you and inform you of our progress. We aim to resolve your complaint at the earliest opportunity and will send you our final response within **eight weeks** of us receiving your complaint explaining our decision fully.

Financial Ombudsman Service (FOS)

In the unlikely event that we are unable to issue a final response to your complaint within **eight weeks** of us receiving it, or if after receiving our final response you remain unhappy with our decision, you may be able to refer your case to the Financial Ombudsman Service, free of charge. We will give you details of how you can do this when we send you our final response, but we have included their contact details below –

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel No: 0300 123 9123

