



WEALTH MANAGEMENT

# Complaints Policy

Updated January 2016

As a regulated firm authorised by the Financial Conduct Authority (FCA), we give priority to resolving client concerns or unease as quickly as possible. To assist with this process we have prepared procedures to ensure that complaints are handled fairly and within reasonable timescales.

- On receipt of a complaint we will initiate a record and file of your complaint and acknowledge it as soon as is reasonably practicable, this will generally be within three working days. Within our acknowledgement letter we will provide a copy of this complaints policy.
- A senior person, usually our Compliance Officer, Martin Walker, will investigate the complaint and they will aim to resolve the complaint as quickly as possible. They will also endeavour to communicate with you in a clear and fair manner at all times.
- If your complaint was made verbally then our acknowledgement letter will confirm our understanding of your complaint and we may request further clarification if necessary.
- We will gather all documentation required in order to thoroughly and objectively conduct the investigation. This may require some additional information and therefore we may require your authority before we can approach any relevant third party.

If we have not resolved your complaint within eight weeks from the date of receipt, we will write to you again with our reasons for the delay and enclose the leaflet “Your Complaint and the Ombudsman” informing you of your right to take further action by involving the Financial Ombudsman Service (FOS). We will also confirm when we expect our final response to be made.

Within our final response letter, we will set out our understanding of the complaint, the issues raised in the investigation we conducted and the outcome from the investigation. We will also deal with any redress we believe appropriate or our reasons for declining redress. If you are not satisfied with our final response you have the right to refer your complaint to the FOS free of charge, but must do so within six months of our final response letter.

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.

The FOS might not be able to consider your complaint if the incident you are complaining about happened more than six years ago and you are complaining more than three years after you realised (or should have realised) that there was a problem. We will tell you if we think your complaint has been made outside these time limits but this is a matter for the FOS to decide.

You can contact the FOS as follows:

By email to: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
In writing to: The Financial Ombudsman Service Exchange Tower London E14 9SR  
By telephone: 0800 023 4567

Please visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) for further information.

Ten Wealth Management Limited, 16 Poplars Court  
Lenton Lane, Nottingham NG7 2RR

0115 9701610

[info@tenwealth.co.uk](mailto:info@tenwealth.co.uk)