

OUR COMPLAINT HANDLING PROCEDURE

At E J Markham & Son Limited we are dedicated to delivering a first class level of service to all customers. We welcome any comments on the services we provide – in the form of both compliments and complaints. We accept that things can occasionally go wrong and would encourage you to tell us about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future. Even if you do not think your particular concern amounts to a ‘complaint’, it may help us to deal with something we would otherwise overlook. All comments will be used to help us improve our services.

We consider a complaint to be:

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which:

- alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- relates to an activity of our firm which is subject to the jurisdiction of the FOS.

We will provide a copy of this documented process on request and when acknowledging a complaint. There will be no charge for this.

A complaint can be made and received via any reasonable means, including letter, telephone, email, or in person.

How to Complain

The first step is to talk to a member of the team. This can be done quite informally by telephone, or you can drop us a line by email or letter if you prefer.

Contact:

Telephone: 01206 572 646

Email: sales@ejmarkhamandsonltd.co.uk

Address: E. J. Markham & Son Limited, 122/3 Priory Street, Colchester, Essex, CO1 2PX

We do not make a charge for handling a complaint.

Response Time

If we cannot immediately resolve your complaint, for example, because information we need is not to hand, then we will take a record of your concern and arrange the best time for getting back to you. Where we are unable to resolve your complaint by the end of the third business day (72 hours) after receipt of your complaint, you can expect the following from us:

- Acknowledgement of your complaint in writing within 5 business days of receipt. This will state who is handling the complaint.
- We will aim to resolve your complaint within 4 weeks of receipt, unless the matter is very complicated, such as where other organisations need to be contacted. Where this is the case, we will still let you know what action is being taken and tell you when we expect to provide you with a final response.

- We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation. We will take into account any documents and/or information you may provide in relation to your complaint.
- Our goal is to ensure that you receive a final response letter within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response.

What is a final response?

This letter should clarify the final position in relation to your complaint and any actions agreed going forward.

When we have finalised our investigation into your complaint, we will issue our Final Response letter.

Our Final Response letter will:

- Be fair, clear and not misleading;
- Confirm details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).
- And any next steps

The Financial Ombudsman Service

What you should know

If you're unhappy with our decision and wish to take it further, you can ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free, independent service for resolving disputes. If you decide to refer your complaint after we've issued our Final Response, you should do so within 6 months of the date on our Final Response letter.

Although you can refer your complaint to the FOS at any time, they will require our consent to investigate complaints where:

- we haven't had the chance to put things right
- we haven't exceeded the 56-day timescale and haven't yet issued our Final Response letter

If your complaint can be resolved within 72 hours, 3 working days, we will send you a Summary Resolution Communication Letter to advise you how we have resolved the complaint, any further actions we are to take or the appropriate level of redress (or both), and again we will refer you to the Financial Ombudsman Service if you are not satisfied with our handling of the complaint.

The Financial Ombudsman Service will let you know that they have received your complaint and what the next steps will be.

Contact Details:

The Financial Ombudsman Service,
Exchange Tower
London
E14 9SR

Telephone: 0300 123 9 123

Website: www.financial-ombudsman.org.uk

Email: Complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will consider your complaint totally impartially and we are bound by their decision.