



## **COMPLAINTS POLICY**

### **INTRODUCTION**

LVC Central 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.

All of our clients are important to us, and we believe you have the right to a fair, swift and courteous service at all times. This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

### **DEFINITION OF A COMPLAINT**

For the purpose of FCA requirements on complaints procedures (FCA Handbook) a complaint is any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's provision of, or failure to provide, a financial services activity.

A complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

### **DOES THIS POLICY APPLY TO YOU?**

We will apply this policy to all of our customers or potential customers.

### **HOW CAN YOU MAKE A COMPLAINT?**

You can make a complaint by any reasonable means – for example, letter, email, telephone or in person.

Written complaints can be sent to LVC Central Ltd, 2 Cosgrove Road, Old Stratford, Milton Keynes MK19 6AF. Telephone complaints can be made to 01908 262662.

### **WHAT WILL WE DO ONCE WE HAVE RECEIVED YOUR COMPLAINT?**

Your complaint will be referred to our Compliance Manager, as soon as possible. In the event that the Compliance Manager is involved in the subject matter of the complaint, your complaint will be referred to a Company Director of LVC Central Ltd.

We will promptly acknowledge your complaint in writing. In this acknowledgement we will provide the name and title of the person that is handling your complaint. This individual will have the authority necessary to investigate and settle the complaint. We will also include a copy of this policy

### **INVESTIGATING AND RESOLVING YOUR COMPLAINT**

We will investigate your complaint fairly, consistently and promptly, determine whether the complaint should be upheld, and (if appropriate) determine remedial action and / or redress. We will set out our conclusions in a final response to you.

If we decide that redress is appropriate we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer we will promptly provide the compensation to you.

## **OUR TIMETABLE FOR RESPONDING TO YOU**

Once we have acknowledged your complaint we will keep you informed of our progress. Within eight weeks of us receiving your complaint we will send you either a final response or a written response which:

- explains why we are not in a position to make a final response to you and when we might be expected to provide one;
- informs you whether you are now entitled to refer the complaint to the Financial Ombudsman Service ("FOS").

## **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 as in "Our Customer Leaflet" are set out online at:

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

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 Complaints Procedure before you refer your concerns to FOS.

## **CLOSING COMPLAINTS**

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

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

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

## **QUESTIONS**

If you have any questions about our complaints process, please contact us at 01908 262662, we are always happy to assist.

2 Cosgrove Road  
Old Stratford  
Milton Keynes  
MK196AF  
[www.lvccentral.co.uk](http://www.lvccentral.co.uk)

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