



## **Willis Owen Complaints Procedure**

If you should have any complaint about the service you have received from Willis Owen Ltd, please write to the Complaints Manager, Willis Owen Ltd, PO Box 766, Borehamwood, WD6 9JS, Tel: 0800 597 2525.

A complaint may be made free of charge. If you make a complaint the following procedure will be followed.

### **Acknowledgement**

We will acknowledge your complaint in writing within 5 working days of receipt, outlining our understanding of the complaint and requesting written confirmation that this is correct.

### **Investigation**

We will carry out a balanced and objective investigation without any pre-conceptions aimed at simply identifying the facts of the case. We must comply with the rules set by our regulator, the Financial Conduct Authority (FCA).

### **Keep in contact**

We will keep you updated throughout our investigation. If the investigation has not been concluded within eight weeks we will advise you of the position and the reason for the delay and include the booklet explaining how to contact the Financial Ombudsman Services entitled "Your Complaint and the Ombudsman". If you are not satisfied with the progress of the investigation, you can refer the case to the Ombudsman.

### **Final Response**

When the investigation has been completed, a response letter will be sent to you. This will include:

- an outline of the complaint
- the factors considered as part of the investigation and how these are drawn together in the conclusion reached
- the outcome of the investigation.

It is important to us that our response is clear. If you are unsure of any aspect of our response letter then you may contact the complaint investigator who will clarify any points for you. If you are not happy with the conclusions reached by us you will have the right to refer to the Ombudsman, which is an independent body set up by law to help settle disputes between consumers and financial firms. You have six months from the date of our letter in which to make such a referral and we will enclose a copy of the booklet entitled "Your Complaint and the Ombudsman" which explains how to do so. You can also obtain further details by going to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).