

# Robert Graham Trustees Limited

First Floor 15 Oxford Court Manchester M2 3WQ  
Tel: 0161 832 4433 Fax: 0161 832 4455 Email: [mail@robert-graham.co.uk](mailto:mail@robert-graham.co.uk)

## COMPLAINTS PROCEDURES

### CUSTOMER GUIDE

We regard any expression of dissatisfaction from or on behalf of any client to be a complaint irrespective of whether it is made orally or in writing or whether it is justified or not.

We will provide a copy of this document on request or when acknowledging a complaint.

On receipt of a complaint, we will pass the details onto our Complaints Officer, who will be responsible for ensuring that any complaint will be dealt with promptly and fairly.

#### **Making a Complaint**

If you wish to make a complaint, we can be contacted as follows:

Post: The Complaints Officer  
Robert Graham Trustees Limited  
First Floor  
15 Oxford Court  
Manchester  
M2 3WQ

Email: [mail@robert-graham.co.uk](mailto:mail@robert-graham.co.uk)

#### **Acknowledging your Complaint**

We will send you a written acknowledgement (possibly via email) following receipt of your complaint within five working days.

Our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

#### **Investigating your Complaint**

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint and who will conduct an independent and impartial investigation.

Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

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.

## **Keeping you Informed.**

If your complaint cannot be resolved within five working days following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

Any progress updates will include:

- the reasons for any delay
- what further information/documents we require to resolve your complaint
- when you may expect to receive a further update / our Final Response letter

We will work towards completing our investigation into your complaint within eight weeks of its receipt

Once the investigation is completed then we will write to you with our appraisal of the matter, our final decision and the nature and terms of any settlement, if applicable. If we decide an offer of redress is appropriate, any compensation we offer will be a fair offer taking all the facts into account.

If we are not in a position to make an offer to settle within 8 weeks following your initial complaint we will write again with a Final Response:-

1. Setting out why the matter is still unresolved.
2. Giving you a full summary of our investigation to date and explaining why we have not been able to conclude the matter.
3. Advising you that you may now take the matter to the Ombudsman (address will be provided) and
4. Enclosing a leaflet explaining how to take the complaint to the Ombudsman.

If you are advised that the matter has been concluded by us and you are not satisfied with our Final Response you may then take the complaint to the Ombudsman but you must do this within 6 months of the date of our Final Response or you may lose your right to do so.

If we write to you and you do not respond within 8 weeks to our “Final Response letter” we will treat the matter as closed.

Be assured that we treat all complaints very seriously and we will conduct a full review and conclude all matters to the mutual satisfaction of the parties as quickly as possible maintaining appropriate records at all times.

## **Ombudsman Contact Details**

For SIPP complaints (other than administration), the default Ombudsman is the Financial Ombudsman Service.

For SSAS complaints and for SIPP administration complaints, the relevant Ombudsman is the Pensions Ombudsman.

Their contact details can be found at the following links:

Financial Ombudsman Service: <https://www.financial-ombudsman.org.uk/contact-us>

Pension Ombudsman: <https://www.pensions-ombudsman.org.uk/check-we-can-help-your-complaint>