

Complaints Policy

The purpose of this document is to outline Allan Reece Associates LLP's approach to handling complaints, ensuring all clients receive fair, prompt, and impartial treatment in line with FCA and NACFB requirements.

Our Commitment

At Allan Reece Associates LLP, we are committed to providing products and services of the highest standard. If you are not entirely satisfied with any aspect of our service, please let us know straight away. We are also a member of the NACFB and adhere to their Code of Practice.

Our Complaints department will investigate your complaint competently, diligently, and impartially.

How to Make a Complaint

If you wish to make a complaint, please contact us using any of the following methods:

- **Phone:** 0203 935 7999
- **Email:** info@arallp.co.uk
- **Post:** Capital House
Appleton Way
Hornchurch
RM12 4XY

When contacting us, please provide:

- Your name and address
- Your agreement or policy number (if applicable)
- Contact details
- A clear description of your complaint and whether any third party is involved
- Details of what you would like us to do to resolve your complaint
- Copies of any relevant supporting documentation

What Happens Next?

We aim to resolve all complaints as quickly as possible, considering all available evidence, circumstances, and relevant laws or regulations. We will keep you regularly updated and discuss our findings with you.

- We will contact you within three working days to acknowledge your complaint and clarify any points if necessary.
- If we can resolve your complaint within three working days, we will send you a Summary Resolution Communication confirming the matter is resolved.
- If we cannot resolve your complaint within three working days, we will issue an initial response letter outlining the circumstances of your complaint.
- We aim to respond to all complaints within four weeks, but we have up to eight weeks from receipt to investigate and provide a final response.

- If it takes longer than eight weeks to resolve your complaint, we will update you on our progress and explain the reasons for the delay.
- Once we have fully investigated your complaint, we will write to you with our final response, explaining our findings, planned actions, and how we reached our decision.

If you are unsatisfied with our final response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS) within six months of our final response.

Time Limits for Referring to the Ombudsman

The Ombudsman cannot consider a complaint if:

- More than six months have passed since our final response, redress determination, or summary resolution communication
- More than six years have passed since the event complained of, or (if later) three years from when you became aware (or ought reasonably to have become aware) that you had cause for complaint

We will indicate in our communication whether we consent to waive the relevant time limits as set out in the FCA Handbook (Dispute Resolution), if applicable.

Complaints Involving Third Parties

If we identify that a third party may be solely or jointly responsible for the matters disclosed in your complaint, we will forward your complaint to the relevant party without delay and notify you accordingly. If we are jointly responsible, we will investigate our part and respond to you. If we receive a forwarded complaint, we will acknowledge it and apply the standard time limits from the date of receipt.

If you remain dissatisfied with the resolution, you may be able to refer the complaint to the Financial Ombudsman Service, ICO, or NACFB, depending on the circumstances. The NACFB recommends trying to resolve the complaint directly with us first. If referred to the NACFB, they will investigate competently, diligently, and impartially, but have no powers regarding compensation.

Complaints Handling Contact Information

- **Address:** Capital House
Appleton Way
Hornchurch
RM12 4XY
- **Contact Number:** 0203 935 7999
- **Email:** info@arallp.co.uk
- **Complaints Manager:** Richard Reece

Further Support

If you are not satisfied with how we have dealt with your complaint or wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS), provided your complaint concerns a regulated activity or you are an “eligible complainant”.

Financial Ombudsman Service Contact Details:

- **Address:** Exchange Tower, London, E14 9SR
- **Consumer Helpline:** 0800 023 4567 or 0300 123 9123
- **Switchboard:** 0207 964 1000
- **Fax:** 0207 964 1001
- **Email:** complaint.info@financial-ombudsman.org.uk