

# Complaints handling flyer.

## **Complaints management policy.**

We are committed to providing an excellent standard of service to both our existing and potential clients. Nevertheless, we appreciate that complaints may occasionally arise. In such instances, our policy is to deal swiftly and effectively with any complaints that we may receive. We regard the correct handling of complaints as paramount.

If you are unsatisfied with any aspect of our service, we have a Complaints Handling Procedure and a Complaints Management Function in place to deal with your concerns in a timely manner.

Our Complaints Management Function is responsible for the investigation of complaints, which is carried out by the Compliance Department.

## **How can I raise a complaint?**

You can raise your complaint, orally or in writing, free of charge with:

- the member of staff who is handling the matter which is the subject of the complaint; or
- our Complaints Management Function (please find our contact details overleaf).

If your complaint is complicated, we will encourage you to put it in writing to ensure that all the relevant details are disclosed which will assist with the prompt resolution of your complaint.

## **How do you deal with oral complaints?**

We will offer you the opportunity to have your oral complaint handled in writing, especially where the issues are complicated.

We will try to resolve oral complaints within 5 business days, otherwise we will follow the process used to handle written complaints.

Resolving oral complaints could be as simple as us investigating what happened and then apologising for the poor service or clarifying where we think there may have been a misunderstanding. We may also confirm what action has been taken to correct an issue and provide reassurance of what we will do to prevent the issue happening again.

## **How do you deal with written complaints?**

Your written complaint will be acknowledged in writing by the Complaints Management Function without undue delay and within 5 business days from receipt of the written complaint.

If the written complaint is complicated, we may need to carry out a more detailed investigation.

We will provide you with updates on the progress of your complaint at intervals of not greater than 20 business days from the date on which the complaint was made, until the complaint is fully investigated.

Within 5 business days of the completion of the investigation we will advise you of:

- the outcome of the investigation;
- where applicable, the terms of any offer or settlement being made;
- your right to:
  - refer the matter to the Financial Services and Pensions Ombudsman (FSPO) and the contact details of the Office of the FSPO; or
  - take civil action.

## **Can I take a case to court instead of making a complaint to the FSPO?**

Yes, you can take a case to court rather than making a complaint to the FSPO, but only if the complaint has not already been made to the FSPO. Where the conduct giving rise to the complaint is or has been the subject of legal proceedings before a court or tribunal, you can not subsequently refer the complaint to the FSPO.



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However, the FSPO may subsequently accept a complaint that has been the subject of legal proceedings, where it has reasonable grounds to believe that these proceedings were issued by our firm in order to prevent a complaint being made by you to the FSPO, or to frustrate or delay its investigation.

## Who is the FSPO?

The Financial Services Ombudsman's Bureau and the Office of the Pensions Ombudsman merged on the 1<sup>st</sup> of January 2018 to form the Office of the FSPO. The Office of the FSPO supports the FSPO to independently investigate unresolved disputes between consumers and providers fairly and impartially.

Further details on the FSPO including how to make a complaint to the FSPO can be found on their website at [www.fspo.ie](http://www.fspo.ie), by telephone on [01 567 7000](tel:015677000), by email at [info@fspo.ie](mailto:info@fspo.ie) or by writing to the Office of the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

**The legislative information contained herein is based on our understanding of current practice as at January 2018 and may be subject to change in the future.**

Complaints Management Function, Compliance Department.  
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