Summary of our Complaints Handling Procedures

We will provide a copy of this document on request and when acknowledging a complaint. There will be no charge for this. This information is also available at: https://www.churchillwealthmanagement.co.uk/

We regard a complaint, in relation to the firm's MiFID business as being: any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

We regard a complaint, in relation to the firm's non-MiFID business as being: any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which:

a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
b) relates to an activity of our firm, or of any other firm with whom we have some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.

We regard a complaint, in relation to data protection matters, as being: any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the way we have handled your personal information (or the personal information of someone your are acting on behalf of). This may include:

a) the way we have responded to a subject access request (SAR), or other rights request;
b) the security measures we have used to store your information; or
c) how we have collected or used your personal information (e.g. where we have stored it, how long we have kept it for, or its accuracy).

On receipt of a complaint, we will pass the details onto Matthew Barwick-Barrett who will be deal with the complaint and will be responsible for ensuring that any complaint is dealt with promptly and fairly.

A complaint can be made via any reasonable means, including letter, telephone, email, and in person.

A complaint can be made using our office telephone line and you will not be bound to pay any more than the 'basic rate' when using this.

No charge will be made for handling a complaint from a client.

Making a Complaint

We do not make a charge for filing a complaint.

If you wish to make a complaint, we can be contacted as follows:
Matthew Barwick-Barrett
Churchill Wealth Management Ltd
33 Oakfield Road
Bristol
BS8 2AT
Tel: 0117 923 7652
Email: mbarrett@churchillwm.co.uk

Complaints relating to the provision of financial services

Complaints resolved by close of the third business day after receipt
Where we consider your complaint to have been fully resolved by the close of the third business day following the day it is received, we will promptly issue our 'Summary Resolution Communication'. All communications with you will be fair, clear and not misleading.

Our 'Summary Resolution Communication will:

- be in plain language and easily understood;
- refer to the fact that you have made a complaint and that we consider the complaint to have been resolved;
- if relevant, include any offer of remedial action or the appropriate level of redress (or both); and
- provide you with details of your rights to refer the complaint to the Financial Ombudsman Service (FOS) if you subsequently decide that you are dissatisfied with the resolution of the complaint.

We will also provide you with the contact details of the FOS, their website address and refer you to the availability of further information on their website.

The FOS can be contacted as follows:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Telephone number: 0800 023 4567.

Further information is available on their website below:
Web: https://www.financial-ombudsman.org.uk/

If you are not satisfied with our decision, eligible complainants have the right to refer the matter onto the FOS **within 6 months** from the date of our 'Summary Resolution Communication' or you may lose that right.

We will also confirm whether or not we consent to the FOS considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under FCA rules. Under these rules the FOS cannot normally look at a complaint from an eligible complainant if it is referred more than 6 months after our summary resolution communication or final response is issued, or, 6 years from the event or, if later, 3 years from when the complainant became aware (or should reasonably have become aware) of a problem.

Acknowledging your Complaint

If your complaint **cannot** be resolved by the close of the third business day following the day it is received, we will promptly send you a written acknowledgement of your complaint to confirm it has been received and we are dealing with it.

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 handled effectively by somebody who is competent and in an independent way. 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 relevant evidence and 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.

Where applicable, reference may be made to any telephone call recordings

Keeping you Informed

If your complaint cannot be resolved by the close of the third business day, following the day it is received, 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:

- an explanation why we are not in a position to make a final response and indication of when we expect to be able to provide one;
- any further information / documents we require to resolve your complaint; and
- 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.

Our investigation will be thorough, which may take a little bit of time. However in the event that we have been unable to conclude our enquiries within the eight week period, we will write to you and provide an explanation why we are not in a position to make a final response and indicate when we expect to be able to provide one.

If we have been unable to conclude our enquiries within the eight week period we will provide you with details of any rights to refer the complaint to the Financial Ombudsman Service (FOS) or take civil action. If you are dissatisfied with the progress of our review, we will provide you with contact details for the FOS, their website address and the availability of further information on the website.

We will also confirm whether or not we consent to the FOS considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under Financial Conduct Authority rules.

Resolving your Complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter. All communications with you will be fair, clear and not misleading.

(If your complaint is resolved by the close of the third business day following the day it is received, a final response letter will not be issued. See above for further information.

Our Final Response letter will:

- be in plain language and easily understood,
- include details of the complaint,
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both);
- provide you with details of any rights to refer the complaint to the FOS (or take civil action) if you subsequently decide that you are dissatisfied with the resolution of the complaint.

We will also provide you with the contact details of the FOS, their website address and refer you to the availability of further information on the website.

If you are not satisfied with our decision (and are an eligible complainant) you will have the right to refer the matter onto the Financial Ombudsman Service (FOS) within 6 months from the date of our Final Response letter or you may lose that right. Details of any rights will be provided.

We will also confirm whether or not we consent to the FOS considering a complaint if it becomes apparent that the complaint has been made or referred outside the time limits specified under FCA rules.

> You can be assured that we will treat any complaint made very seriously and we will conduct a full review of the issue(s) raised.

Data protection complaints

Data protection complaints can be submitted to:
Matthew Barwick-Barrett
Churchill Wealth Management Ltd
33 Oakfield Road
Bristol
BS8 2AT
Email: mbarrett@churchillwm.co.uk.

We also operate the following telephone line for the purposes of enabling a complaint to be filed and complainants will not be bound to pay more than the 'basic rate' when using this.

0117 923 7652

With regards to any complaints regarding the way we have handled your personal information (or the personal information of someone you are acting on behalf of), we will acknowledge your complaint within 30 calendar days.

We may acknowledge your complaint in different ways (e.g. verbally, in writing, or by email) depending on the method you have used to complain to us. Our usual method of communication, however, will be email.

We will aim to respond to your complaint without undue delay, and within three months, however the time it takes to investigate your complaint may be impacted by:

- the complexity of the issue;
- the scale of the issue (e.g. whether it's a singular complaint about a recent issue, or a complaint about a number of issues over a longer time period); and
- any harm you may be suffering as a result of the unresolved issue.

Where we are unable to resolve your complaint within a reasonable timeframe we will provide an update explaining the reasons for the delay and indicate when we expect to be able to tell you the outcome.