RetailBook

Complaints Handling Policy

August 2024

Retail Book Limited ("RetailBook") is committed to providing a high standard of service to all clients. We do recognise however, that occasionally we will not live up to your expectations or our promises.

Your feedback is important to help us improve our service to you. If you have reason to suggest how we could have served you better, please let us know.

If you have a complaint about any aspect of our service then we would like to hear from you. You can contact us by telephone or in writing, by post or email.

To help us investigate and resolve the problem as quickly as possible, please make sure you give us the following information:

- Your name, address and client reference
- A clear description of your concern or complaint
- Details of what you would like us to do to put it right
- Copies of any relevant documents
- A daytime telephone number or email address where we can contact you.

We will try to resolve your complaint as soon as possible, and with minimum inconvenience to you. To this end, RetailBook's complaints handling process is summarised below:

1. Identifying and investigating the complaint

The first step is for us to understand what the problem is, and to identify with you what we can do to put it right. The more information you can give us the better. We will acknowledge receipt of your initial query. At this stage, we will endeavour to resolve the problem as soon as possible.

Please note that, although we will consider all complaints, only complaints that meet the regulatory definition need to be treated in accordance with the rules and standards set out by the Financial Conduct Authority ("FCA") and Financial Ombudsman Service ("FOS"). Notwithstanding this, we will consider and endeavour to address those instances where we receive a complaint from a non-eligible complainant.

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2. What happens if the complaint is not resolved on the same day?

Sometimes, we will not be able to resolve the problem with you on the same day the complaint is raised.

If we are able to resolve your complaint by the third business day, you will receive a written communication from us confirming that, following communications with you, RetailBook considers the complaint to be resolved.

3. What happens if the complaint is not resolved by the third business day?

If we are unable to resolve your complaint by the third business day, and if we have not already contacted you to agree our proposal for resolving it, we will:

- Send an acknowledgement of your complaint in writing including detailing your issues
- Confirm who will handle your complaint, and how you can contact them.

4. What happens if your complaint is resolved within 8 weeks?

If your complaint is particularly complex in nature, we will keep you informed of the progress we are making as we continue our investigations. We will aim to resolve your complaint within 8 weeks.

By the end of the 8th week, following receipt of your complaint, RetailBook will send a written communication, our final response, explaining the conclusions of the investigation.

5. What happens if your complaint is not resolved within 8 weeks?

If we cannot resolve your complaint within 8 weeks following receipt, we will send you a written update at that time to explain what's happening, and will let you know when we expect to resolve your complaint. When we have resolved your complaint, we will write to you with details of the actions we are proposing, or have taken, in a final response.

We aim to resolve all complaints as quickly as possible, and to the complete satisfaction of our clients. If for whatever reason, you are not satisfied with the outcome of your complaint, you should get in touch directly with the person who handled your complaint. They will then agree with you what the next steps are.

If you remain unhappy, once you have received a final response from us you may be able to request a review from the FOS if you are an eligible complainant.

FOS exists to review independently any eligible complaints made by personal or small business clients with a turnover under £1m per annum, which we are unable to resolve satisfactorily.

You can obtain a copy of the FOS explanatory leaflet from us or contact the FOS directly at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk