

**This summary procedure is written in accordance with the Financial Services Authority (“FSA”) Complaints Handling Rules and is designed to set out the procedures for the handling of complaints to ensure they are handled fairly, effectively and promptly. This procedure is issued on request and in the event of a customer complaint. It covers receiving complaints, responding to complaints, the appropriate investigation of complaints and notifying complainants of their right of referral to the Financial Ombudsman Service (“FOS”).**

All eligible complaints will be investigated by an employee of sufficient competence (which will generally be the manager/team leader so as to maintain impartiality). The person responsible for handling the complaint should have the authority to settle complaints (including the offering of redress where appropriate) or to have ready access to someone who has the necessary authority.

In investigating the complaint we must retrieve all the necessary documentation relevant to the client's account, from our files and systems. These documents must be read and considered by the person handling the complaint.

### **Keeping the complainant informed**

Newton will endeavour to respond promptly to the client and resolve the complaint as quickly as possible. If possible we will endeavour to resolve any complaint by the close of the next business day.

### **However, if further internal investigations are required Newton will:**

- 1) Send a prompt written acknowledgement providing reassurance that it has received the complaint and is dealing with it
- 2) Ensure that the complainant is kept informed of the progress of measures being undertaken to resolve the complaint

### **The acknowledgement should include:**

- an explanation of why a different person is responding if it is not the person the complaint was addressed to;
- the name and job title of the individual handling the complaint;
- a timescale for when we will correspond further
- A copy of our complaints handling procedures (this document).

We aim to respond to a complaint promptly and in any event within 8 weeks, by sending a **final response**.

### **The final response letter should do one of the following:**

- accept the complaint and, where appropriate, offers redress or remedial action; or
- offer redress or remedial action without accepting the complaint; or
- reject the complaint and gives reasons for doing so;

In the unlikely event that our investigations require longer than 8 weeks to complete, we must write to the client to explain why we are not yet in a position to respond to the complaint and indicate when we will make further contact.

After the **final response**, or after 8 weeks, the complainant may refer a complaint to the Financial Ombudsman Service if they remain dissatisfied. The Financial

Ombudsman can be contacted in a number of ways. For the most current information visit the website at [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk).

The address for correspondence is:  
Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Fax: 020 7964 1001

Any referral to the Ombudsman should be made **within 6 months** of the date of the final response.

**Following the final response, Newton is not required to write to the complainant again unless the complainant indicates that they remain dissatisfied.**