



This is Parliament Hill's complaints handling policy

Whilst we try to be really good at what we do, we know that there can be occasions when things do not go as planned. In those cases, we appreciate that we need to deal with feedback. We want people to receive a good service and it is only right that we try to resolve the situation if something does not meet your or our expectations.

Even where it is not our fault we still want to assist. So this describes how we can help you if something does not go right and you feel the need to complain.

Regulated and non-regulated

We will deal with complaints whether they refer to a regulated area of our activity or a non-regulated area of our activity. We initially try to treat both areas of complaints the same. However, when dealing with regulated complaints we also have to comply with certain specific additional rules.

General complaints handling - all complaint types

Whatever the subject of your complaint, the following applies.

- You can make your complaint by post, e-mail or telephone. Our points of contact are as follows.

... **in writing** Write to the Director at Parliament Hill Limited, 127 Cheapside, London, England, EC2V 6BT

... **by phone** Telephone 020 7710 9494

... by e-mail info@parliament-hill.co.uk

- We will nominate a competent person to deal with your complaint. That person will not be the person who was directly involved in the issue you are complaining about.
- We appreciate that you will want your complaint resolved as soon as possible, and that is why we will try to resolve your complaint as quickly as we can, if that is appropriate. We need to investigate complaints. Some investigations can take longer and may involve us seeking information from outside sources.
- We will acknowledge your complaint and let you know when we next expect to be in contact. We will give you details of our complaints process.



- It may be that we feel that we are not the person or business you should be complaining to. If that is the case, we will advise you and if appropriate pass your complaint on to the correct party to deal with.
- When we come to a decision on the complaint, we will let you know our decision and give a short explanation.
- In all complaints our aim is to apply a fair and unbiased approach to complaint resolution.

Regulated areas of our business/service

There are some special rules for complaints about regulated activities. Before explaining a little more about those rules, first we need to explain which of our activities might be regulated.

Where we act as an insurance intermediary for a non-investment insurance arrangement then that activity should be authorised and regulated by the Financial Conduct Authority.

If any part of our service involved acting as a credit broker (not mortgages or secured second charge loans) then that area of our service should be authorised and regulated by the Financial Conduct Authority.

Activities regulated by the Financial Conduct Authority (FCA) carried on in the United Kingdom are subject to the complaint rules set out in their Handbook of rules.

If, for that regulated complaint, you also fit the definition of eligible complainant, then if you are dissatisfied with how we handled your complaint or the decision we reached, you may be eligible to take your complaint to the Financial Ombudsman Service (FOS). You would need to have first complained to us and you would need to take your complaint to the FOS within 6 months of receiving our final response. In very rare exceptional circumstances the FOS can waive that 6 month condition but we would not agree to them waiving it otherwise.

More details about the FOS web site can be found here at their web site www.financial-ombudsman.org.uk.



Extra rules for your protection for complaints about regulated activities, where you are an eligible complainant and the complaint is an eligible complaint

- We have a period of 8 weeks in which to provide you with our final response. We will aim to be quicker. But after 8 weeks you are entitled to go straight to the FOS.
- If we agree a resolution with you within the first three working days of the complaint, then we will send you a written confirmation of that resolution.
- With our final response letter we will either send you the FOS leaflet or a link to that leaflet.

Please note that in some rare circumstances what might appear to be an eligible complaint might fall outside of the FOS system.

The FOS Service

The FOS (Financial Ombudsman Service) is there to provide an independent service. On their web site they say “We won’t take sides – and we’ll look at every problem with an open mind. But we can’t make any promises about the outcome, because it all depends on the individual circumstances.”

They only get involved after you have first reported your complaint to us and we have either not responded within 8 weeks or our earlier final response has left you dissatisfied.

There are some situations where either their jurisdiction does not apply or the complaint may be outside the area they deal with.

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