Cowells Arrow
Unit 2, Lovetofts Drive, Ipswich, Suffolk IP1 5SF.
☎ 0800 246060
☎ 01473 240028
✉ sales@cowellsarrow.co.uk
🌐 www.cowellsarrow.co.uk

Complaints Information for our Customers

Complaints Officer Contact Details

Name: Jonathan Martin
Telephone: 01473 240028
Address: Unit 2, Lovetofts Drive, Ipswich, IP1 5SF
Email: jmartin@cowellsarrow.co.uk

How Cowells Arrow handles complaints

We aim to provide a very high standard of service to every client. It is important to us that all complaints are resolved as quickly as possible and to the complete satisfaction of our clients.

Any complaint verbal or written will be referred to our Complaints Officer at the earliest opportunity or to a member of the senior management team if the Complaints Officer is unavailable. Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints.

On receipt of a complaint, we will:

- Acknowledge the complaint promptly.
- Make contact to seek clarification on any points where necessary.
- Fully investigate the complaint.
- Discuss with you our findings and proposed response.

Adviser, Provider or Quality of Goods

Clients often express dissatisfaction to their adviser about the product provider, or the quality of the goods. We will need to establish whether or not your complaint relates to the advice given, the advisers service, the service or performance of the product provider, or the quality of the goods. If unclear, this must not delay investigation and we will proceed with our own investigation.

If the complaint is about another party, we will refer details of the complaint to the third party and confirm this course of action to you in writing.

Investigation

The Complaints Officer will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly.
- Give complaints clear replies and, where appropriate, fair redress.

Complaints Settled within 3 business days – Informal Complaints Process.

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated via an informal process.

If a solution to your complaint is proposed and you indicate your acceptance, we will promptly send you a ***'Summary Resolution Communication'***, being written communication from us which:

(1) Refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction.
(2) We will tell you that is you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint to the Financial Ombudsman Service;

In addition to sending you a ***Summary Resolution Communication,*** we may also use other methods to communicate the information where:

(1) We consider that doing so may better meet your needs; or
(2) We have already been using another method to communicate about the complaint.

Complaints which cannot be resolved within three business days

Where the Complaints Officer judges that your complaint cannot be resolved within business days, or they were unable to resolve your complaint in the period, the formal FCA complaints procedure will be followed. This process requires that we:

- Send you an initial response letter within five days of receiving your complaint, or immediately on realising the informal complaints handling process will not reach a resolution;
- Provide you with details or our complaints handling procedures;
- Fully investigate the complaint and, where necessary, make contact with you to seek clarification on any points;
- Send you a final response letter as soon as possible, but no later than eight weeks after receiving the complaint, detailing how your complaint has been resolved and if any redress will be offered.

Final response

Our final response letter will set out clearly our decision and the reasons for it. If any financial redress if offered, a clear method of calculation will be shown, and it will be paid promptly and in full.

We will include details of the Financial Ombudsman Service (FOS) in our final response. If you are not satisfied with the outcome, you may be eligible to refer your complaint to FOS. You must refer the matter to FOS within six months of the date of this letter or the right to use this service is lost.

If we cannot resolve the complaint within eight weeks:

While we would always aim to complete an investigation within eight weeks, if, for any reason, our investigation is not concluded within this period, our Complaints Officer will write to the complainant again. We will inform him/her of the reasons for the further delay and advise that if he/she is not satisfied with our progress he/she may be entitled to refer the complaint to the Financial Ombudsman Service.

Closing a complaint

Where we receive confirmation from you that you are satisfied with the findings of the letter, your complaint may also be considered closed.

Where no confirmation has been received from you within four weeks of our final response letter, your complaint may be considered closed.

Financial Ombudsman Service (FOS)

If is our policy to treat all customers the same, however, only eligible complaints may refer their complaint onto the Financial Ombudsman Service (FOS). Eligible complaints are legally defined and have additional rights in law we must acknowledge and adhere to.

Eligible complainants are:

- A consumer
- Companies within the EU definition of a microenterprise
- Charities with an annual income of under £6,500,000
- Trustees of a trust with assets of under £5,000,000
- A small business (only an eligible complainant if the conduct took place after the 1st April 2019)
- A guarantor

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an eligible complainant;
- Relating to regulated activity;
- Involving an allegation that the customer has suffered, or may suffer, financial loss, material distress or material inconvenience;

We will co-operate fully, at all times, with FOS in resolving any complaints made against us and agree to be bound any awards made by FOS.

The contact details for FOS are:

- Address: The Financial Ombudsman Service
  Exchanger Tower
  London
  E14 9SR

- Telephone: 0800 023 4567 (free for most people ringing from a fixed line)
  0300 123 9123 (cheaper for those calling using a mobile)
  +44 20 7964 0500 (if calling from abroad)

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

- Website: www.financial-ombudsman.org