



## Delcap Asset Management Limited

### Complaints policy

We take complaints seriously. If you want to make a complaint, we will give it our full attention and we will make sure it's dealt with by someone with the right knowledge and experience, and in an independent manner.

In the first instance you should address your complaint to your usual contact at Delcap. If you prefer, you can also address it to:

#### **The Compliance Officer**

Address: 2 Eaton Gate, London, SW1W 9BJ

Telephone: +44 20 3043 0072

Email: [complaints@delcapam.com](mailto:complaints@delcapam.com) or [regulatory@delcapam.com](mailto:regulatory@delcapam.com)

When we receive a complaint from you, we will take the following steps towards resolving your complaint:

#### **1. Within 5 working days**

We will formally acknowledge your complaint in writing or email and inform you that we are dealing with it. We will also ensure to keep you informed of the progress made and the measures being taken in relation to your complaint.

If we resolve a complaint by close of the third business day following the day it is received, we will send you a summary resolution communication referring to the fact that a complaint was received and that we consider the complaint to have been resolved. Furthermore, we will:

- Inform you that if you remain dissatisfied with the resolution of the complaint that you may refer the complaint to the Financial Ombudsman Service;
- Indicate whether or not we consent to waiving relevant time limits by including specific wording relating to this waiver;
- Provide the website address of the Financial Ombudsman Service; and
- Refer to the availability of further information on the website of the Financial Ombudsman Service.

If we are not able to reach a conclusion within three business days following the day it is received, we will explain why, and will let you know within the following two business days when we expect to be able to reach a conclusion. We will also let you know who will be



investigating your complaint, so you know who is dealing with it. This may take longer than 5 working days if your request begins as an investigation but is later escalated to a complaint.

If we are unable to resolve your complaint, you may be eligible to take this on to the Financial Ombudsman Service (FOS). We will let you know at this stage whether your complaint is eligible for the FOS.

## **2. Within 4 weeks of receipt of your complaint**

We will provide you with an update of the action we are taking, including any advice given to us, as a means towards resolving the complaint. If we have reached a conclusion within this time, we will let you have our final response in writing or by email.

## **3. Within a further 4 weeks — 8 weeks from receipt of your original complaint**

If the investigation into your complaint is ongoing then we will let you know when we think the final response will be sent to you.

By the end of eight weeks after receipt of a complaint, we will issue a final response, which either accepts the complaint and provides information of any redress offered or remedial action, offers redress or remedial action without accepting the complaint, or rejects your complaint giving our reasons for doing so.

We will also:

- Enclose a copy of the Financial Ombudsman Service leaflet;
- Provide the website address of the Financial Ombudsman Service;
- Inform you that you may refer your complaint to the Financial Ombudsman Service if you remain dissatisfied with our response; and
- Indicate whether or not we consent to waiving certain time limits by including specific wording relating to this waiver.

If you feel our final letter is not satisfactory you must let us know and we will provide you with a formal letter of deadlock.

### **The Financial Ombudsman Service (FOS)**

The FOS is an independent organisation that exists to resolve disputes between customers and financial firms that have been unable to resolve matters between themselves.

If we haven't been able to resolve your complaint within eight weeks, or you're not satisfied with the resolution you can refer your complaint to the FOS. You will remain entitled to refer your complaint to the FOS for 6 months following the date of our final response to you. Please note that the FOS will not investigate a complaint where you have not already raised a complaint with us first.



Further information may be obtained from:

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet>

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange

London E14 9SR

Tel: 0800 023 4 567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)