



## 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.

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. If we are not able to reach a conclusion within this time we will explain why, and will let you know 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**

We will write to you with our final response containing our explanations and any offer for redress if applicable or if the investigation into your complaint is on-going then to let you know when we think the final response will be sent to you. If your complaint is eligible to be referred to the FOS and you have not received a reply from us that is satisfactory to you within 8 weeks, then you are entitled to refer the matter to the FOS. 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 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 our final response was sent 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

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)