



# Information for Customers

## The Customer Disputes Resolution Process

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### Treating Customers Fairly

One of the statutory objectives of the Financial Conduct Authority is that all firms must have regard to the information needs of its customers and treat their customers fairly.

In addition, the Financial Conduct Authority has set out guidance on how firms can evidence that they are treating their customers fairly by way of ensuring that firms do not impose any barrier to customers making a complaint.

We seek to ensure that our handling of customers' complaints meets these rules and expectations and are inherent within our processes and procedures. You are advised that you can decide at any point during the investigation of your complaint to exercise your right to refer the matter to the Financial Ombudsman Service.

# Customer Disputes Resolution

## Introduction

Hybrid Advice Central Limited is responsible for investigating complaints made against its advisers and appointed representatives. It is our commitment that these investigations shall be completed in a fair and impartial manner and will take into consideration the Financial Conduct Authority's principles relating to Treating Customers Fairly.

## Introduction What constitutes a complaint

We recognise a complaint as being any oral or written expression of dissatisfaction about the services or advice provided by us or our Appointed Representative to any client.

## Acknowledging a customer complaint

As soon as we are notified of a complaint, we acknowledge receipt in writing to provide the customer with confirmation that the complaint has been formally recorded. This acknowledgement will be made no later than 5 working days from the date of receipt. This letter will also include the contact details of the individual within the organisation who will handle the investigation.

## Our understanding of the reason for the complaint

We confirm our understanding of the complaint within the acknowledgment letter to ensure that what we are investigating is what the customer wishes us to investigate.

We will enclose a letter of authority to enable us to obtain information from third parties in addition to a contact details form.

## If we are not responsible for investigating the complaint

From time to time customers may complain to us when in fact the complaint should have been made to another organisation. Where this is found to be the case we advise the customer we cannot investigate the complaint and notify them where the complaint can be investigated.

We also forward the complaint to the organisation we believe to be responsible so that it can make direct contact with the customer.

## Keeping the customer informed

It is our commitment to keep the customer informed about the progress of the complaint investigation. We seek to do this using all forms of communication and on an ongoing basis. The customer may request an update at anytime.

## **Four week stage**

If we are unable to resolve a complaint within a four week period, we write to the customer confirming this and explain the reasons for the delay.

## **Eight week stage**

If we are still unable to resolve the complaint within eight weeks we will write to confirm this, explain the reasons for the delay and request permission to continue our investigation. At this stage we will remind the customer of their right to refer the complaint to the Financial Ombudsman Service with details of how to do this.

## **Final response**

As soon as we have completed our investigation we write with a full explanation of our investigation and set out our findings with an explanation of why we have reached our conclusion. Our findings will be either that the customer had 'cause' to complain or 'no cause' to complain.

Where 'cause' is found we set out the action we propose to take to redress the complaint. We will ask the customer to confirm they accept / reject our redress offer.

Again at this point we will remind the customer of their right to refer the complaint to the Financial Ombudsman Service.

## **Compensation**

We aim to issue settlement to customers within five days following receipt of their signed acceptance. If, for whatever reason, we think this may take longer then we will let the customer know in advance.

## **Conducting an investigation of a complaint**

As an organisation we regret the fact that any customer should feel the need to make a complaint but understand that from time to time the quality of our services and advice might not meet the expectations of some customers.

In the investigation of a complaint we do not rely only on the existence of physical evidence such as letters and other publications but also consider what is likely to have taken place in order to be fair and impartial.

We also recognise that any dispute resolution process can be stressful for both parties and therefore seek to secure settlement of the investigation quickly and with consideration for both parties involved.

## Financial Ombudsman Service



The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Open:** Monday to Friday 8am - 5pm | **Saturday:** 9am - 1pm

**0800 023 4567** - Calls to this number are now free on mobile phones and landlines.

+44 20 7964 0500 From outside the UK.

**Online complaintforms:** [www.financial-ombudsman.org.uk/contact-us/forms](http://www.financial-ombudsman.org.uk/contact-us/forms)

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