



## Complaints Procedure

**Proximo is keen to ensure that should you have cause for complaint, your query is dealt with in a positive and pro-active manner. Whenever possible, Proximo aims to resolve complaints quickly and fairly as part of an on-going commitment to excellent customer service.**

In accordance with our standards, customers must be provided with details of the Company Compliance Officer; should they wish to make a complaint. These written details will be forwarded, along with details of the Financial Ombudsman Service, upon completion of our questionnaire with written confirmation of same.

In addition to this, these details must be provided, upon request, throughout the life of the claim and, where applicable, after its settlement or closure.

### The customer should complain in writing to:

**The Compliance Officer  
Proximo Limited  
Park House  
Chantry Court  
Sovereign Way  
Chester  
CHI 4QN**

**Tel: 0870 777 0266**

**Fax: 0870 777 0265**

**E-mail: [compliance.officer@proximo.co.uk](mailto:compliance.officer@proximo.co.uk)**

When making a complaint customers should provide the following:

- Their reference number.
- Their full name and address.
- Full details of their complaint.

Customers may complain, in person, verbally or in writing.

If the customer chooses to nominate a representative to act on his behalf, we will only be able to deal with this matter when the proper authority has been received.

### When Proximo are in receipt of a complaint:

The complaint should be referred to the member of staff's immediate Head of Department, who will then refer it to the relevant compliance officer.

If the matter cannot be immediately resolved (within 24hrs) the compliance officer dealing with the complaint will write to the customer, or customer's representative, within 5 working days to acknowledge the complaint.

### The written acknowledgement of the complaint will include:

- A summary of the complaint.
- Empathy and, if applicable, an apology or expression of regret.
- Clear and unambiguous explanations.
- No complicated language or jargon.
- If necessary or possible an offer of compensation or redress.
- Information on steps that Proximo may take to prevent a similar complaint arising in the future.
- The reference number of the complaint, the telephone number and name of the compliance officer dealing with the complaint to enable the complainant, or complainant's representative, to check on the progress of their complaint.

- Advise that, if it is not possible to deal with the complaint at this stage:

- We will investigate the complaint.
- We will contact the customer, or customer's representative, within four weeks.

### At four weeks we will:

- Provide a summary of the complaint.
- Advise the customer, or customer's representative, of the progress of our investigation.
- If appropriate make an offer of compensation or redress.
- Advise the customer, or customer's representative, on steps that Proximo may take to prevent a similar complaint arising in the future.
- If we have been unable to resolve the claim at this point, advise the customer, or customer's representative, why we have been unable to do so and advise that we will contact them again within four weeks.
- If applicable, reject the complaint giving our reasons for doing so and advise the customer, or customer's representative, that if they are not happy with our decision they are able to refer the matter to: **The Financial Ombudsman Service**, at the address given below.
- Advise the customer, or customer's representative, that they must refer the matter to the Ombudsman within six months.
- Enclose a copy of the leaflet 'YOUR COMPLAINT AND THE OMBUDSMAN'.

### At eight weeks we will:

- Provide a summary of the complaint.
- Advise the customer, or customer's representative, of our decision and our reasons for that decision.
- If at this point we have not reached a decision advise the customer, or customer's representative, that we may require more time to conclude our investigations and confirm a suggested time period.
- If appropriate make an offer of compensation or redress.
- Advise the customer, or customer's representative, that if we are unable to resolve their complaint or if they are unhappy about our request of being given more time to investigate they are able to refer the matter to:

**The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR**

**Telephone: 0845 080 1800**

**E-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)**

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

- Advise the customer, or customer's representative, that they must refer the matter to the Ombudsman within six months.
- Enclose a copy of the leaflet 'YOUR COMPLAINT AND THE OMBUDSMAN'.