

SUMMARY OF THE INTERNAL PROCEDURES FOR HANDLING COMPLAINTS FOR INTRINSIC FINANCIAL SERVICES LTD.

We regard a complaint as being:

'any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience'.

We will provide a copy of this document on request and when acknowledging a complaint.

On receipt of a complaint, the Appointed Representative Firm or Adviser will pass the details onto the Intrinsic Group Complaints Team who are based at Wiltshire Court, Farnsby Street, Swindon SN1 5AH and who will be responsible for ensuring that your complaint will be dealt with promptly and fairly.

Acknowledging your Complaint

If your complaint cannot be resolved by the close of the next business day, following its receipt, we will acknowledge your complaint within five business days of it being received. A copy of this leaflet will be included with our acknowledgement.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

Investigating your Complaint

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation.

We will take into account any documents and/or information you may provide in relation to your complaint.

Keeping you Informed.

If your complaint cannot be resolved by the close of the next business day, following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

If we have not resolved your complaint within four weeks from the date of receipt, we will write to inform you of the situation, explaining the reason for the delay and indicating when we will make further contact.

Any progress updates will include:

- the reasons for any delay
- what further information / documents we require to resolve your complaint
- when you may expect to receive a further update / our Final Response letter

We will work towards completing our investigation into your complaint within eight weeks of its receipt.

We will undertake a thorough investigation of your complaint which may take a little bit of time. However in the event that we have been unable to conclude our enquiries within the eight week period, we will write to you and let you know when we expect to be in a position to issue our Final Response letter.

We will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.

They can be contacted as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0300 1239123
E-mail: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Resolving your Complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter.

Our Final Response letter will be:

- fair, clear and not misleading.

- provide details of our investigation and decision.

- if relevant, include any offer of remedial action or the appropriate level of redress (or both)

If you are not satisfied with our decision you will have the right to refer the matter to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of our Final Response letter.

Details of this right and an explanatory leaflet will be provided.

You can be assured that we treat all complaints very seriously and we will conduct a full review of the issue(s) raised.