

COMPLAINTS PROCEDURE

Client Review Ltd will do its best to provide you with a high level of service and customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our Complaints Procedure allows us to deal with complaints fairly, effectively, consistently and promptly. If you think we have let you down, then please tell us why. Our Complaints Procedure follows the Ministry of Justice, Claims Management Services Regulation, Complaints Handling Rules.

What to do if you have a complaint:

- Complaints may be made in writing, by e-mail, by telephone to Customer Service Department at Client Review, 8 Freeman Street, Grimsby, N E Lincolnshire, DN32 7AA. Telephone: 0871 309 6417. Email: info@clientreview.org

How we handle your complaint:

- We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.

- We will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.

- Within four weeks of receiving a complaint, we will send you either:
 - (a) a final response which adequately addresses the complaint; or
 - (b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.

- Within eight weeks of receiving a complaint we will send you either:
 - (a) a final response which adequately addresses the complaint; or
 - (b) a response which:
 - (i) explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and
 - (ii) informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.

If you remain unhappy after receiving a final response Let us know, in writing, why you remain dissatisfied so that we can investigate further, referring it to senior management if necessary. Hopefully this process will bring the matter to an agreeable conclusion.

If we still cannot reach a resolution If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to the - Claims Management Regulator, 57-60 High Street, Burton on Trent, Staffordshire, DE14 9DP. Telephone 0845 450 6858. Email info@claimsregulation.gov.uk

The Regulator can review the handling of the complaint and can give a direction on further handling of the complaint. However, he cannot determine a complaint or award compensation.