



The Capital Group Complaints Procedure

Customer satisfaction is not only important to us, at The Capital Group Ltd we put customers at the very heart of our business.

From the outset, our approach has always been to offer the highest standards of customer care – so if any of our clients not 100% happy with our service, we want to know. We investigate every complaint thoroughly and assess any concerns fairly and promptly, not matter how small. We understand that a swift and positive resolution is in all our interests and we will make every effort to ensure that happens.

What to do if you have a complaint

Firstly, please get in touch as soon as possible and let us know about the problem. You can choose to contact us via any of the following methods:

Email: info@capitalgp.co.uk

Call: 0345 4567 707 (contact Andrew Freeman) about your concerns.

Write: The Capital Group Ltd

Castle Malwood

Minstead

Hampshire

SO43 7PE

Our complaints process

Communication is key so rest assured, we will respond promptly to your complaint and keep you informed of our approach and timescales as we deal with it. Please bear in mind that some more complex issues may require time to investigate thoroughly, but we will advise you of what to expect. The timescales we adhere to are detailed below.

Initial response

We will respond to your complaint (usually by phone or email) within three working days of receipt. Some issues can be resolved quickly and, if we are able to reach a satisfactory conclusion within this timescale, we will endeavour to do so. In this instance, we will then write to you to confirm the outcome.

By end of day 3

If your complaint has not been resolved straight away, we will write to you within five working days of your complaint being received and formally acknowledge that we are dealing with it. If your complaint relates to our consumer credit regulated activities, we will also provide you with a copy of the Financial Ombudsman Service Leaflet.

By 56 days

In the unlikely event that we have not been able to provide a final response to your complaint after 56 days (8 weeks), we will write to you again. This letter will give you an update on our progress; it will also include details of how to refer your complaint to The Financial Ombudsman, should you wish to do so.

About The Financial Ombudsman

This is an impartial service. The Financial Ombudsman deals with complaints between individual customers and businesses, once they have reached the point where they cannot reach a satisfactory outcome themselves.

You can contact The Financial Ombudsman if:

- Your complaint is about our consumer credit regulated activity and we have not resolved it to your satisfaction.
- We have not issued a full response within 8 weeks from when you first let us know about your concerns.

If you decide to contact The Financial Ombudsman, you should do so within six months of receiving our final response to your complaint.

Further information can be found at:

<http://www.financial-ombudsman.org.uk/consumer/complaints>