

# **Complaints**

True Protect (Protection Solutions) is an Appointed Representative of Prosper Protect Limited, which is authorised and regulated by the Financial Conduct Authority.

We are committed to providing a professional service to all our customers. If you are unhappy with our service, please contact us, and we will work to resolve the issue.

#### **Complaints should be directed to Prosper Protect Limited as follows:**

- Write to: Prosper Protect Limited, West Barn, Wimborne Road, Blandford, Dorset, DT11 9HN.
- Telephone: 01202 017990
- Email: gerald@prosperfs.com

Alternatively, you may contact True Protect (Protection Solutions) Ltd initially:

- Write to: Kenmere House, Upton Scudamore, Warminster, BA12 OAE
- Telephone: 07555 315075
- Email: <u>rachel@true-protect.co.uk</u>

However, please note that Prosper Protect Limited is responsible for the final resolution of all complaints, as required by FCA guidelines.

## How We Will Handle Your Complaints

#### Simplified Complaints

We will use this process if:

- your complaint is about a simple matter that we can look into and solve quickly and easily; and
- you direct it to us (rather than directly to Prosper Protect Limited) in the first instance.

We will investigate your complaint and aim to resolve it within three business days following the date of receipt. If you are happy to accept our proposed resolution, we will send you written confirmation of our investigation. If you cannot confirm acceptance by the end of the third working day (for example – because you are not happy with our proposed response or if you are not available to discuss it with us) then the case will be referred to Prosper Protect Limited. It will then be handled in line with the Formal Complaint process outlined below.

If your complaint is more complex or is unlikely to be resolved quickly then we will usually refer it to Prosper Protect Limited straight away.

#### Formal Complaints

The formal complaints process will be used where:

- we can't resolve your complaint to your satisfaction within 3 working days: or
- your complaint is likely to involve more complex assessment or investigations; or
- you send your complaint directly to Prosper Protect Limited rather than to us in the first instance; or
- you ask us to deal with your complaint in this way rather than via a simplified process.

Upon receipt Prosper Protect Limited will acknowledge your complaint promptly and will investigate it fairly and impartially. They will write to you within 8 weeks to confirm the outcome of their investigation.

In the unlikely event that their investigation is not complete within eight weeks of receipt of your complaint they will write to you to explain why and let you know when you can expect to hear from them. They will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with progress.

### The Financial Ombudsman Service

If, following Prosper Protect Limited's investigation you are still not happy with the outcome you have a statutory right to refer your complaint to the Financial Ombudsman Service.

It is a service free of charge to consumers and you may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date that you received a final response to your complaint.

You can contact the service using the following details:

- Telephone: 0800 023 4567
- Email: <u>complaint.info@financial-ombudsman.org.uk</u>

You can also visit their website and refer complaints to them online by visiting <a href="https://www.financial-ombudsman.org.uk/">https://www.financial-ombudsman.org.uk/</a>

#### Let us know if you need any extra help or support.

We are committed to providing a complaints service that is accessible to all our customers.

If you will have any difficulties with any elements of the process that is outlined above, or if there are circumstances that might mean we need to change the way in which we handle your complaint then please let us know when you tell us about your complaint.