



## **Johnston Carmichael Money Advice Service**

### **Complaints procedures**

Johnston Carmichael takes all complaints made against it very seriously and wishes to use any information provided to improve its service as well as provide peace of mind and redress for customers and their families.

We view complaints as an opportunity to develop and improve our service and to train our staff to the highest level.

We understand that a poor service will lead to the name of the firm being reduced and in turn will lead to bad business.

We also therefore understand that providing a good service, even where a complaint is concerned, is an opportunity to improve and promote the service.

We recognise that mistakes can be made and that advice workers are human. We will endeavour to ensure that our advisers are given all appropriate support and training to help them deal with their day to day work as well as dealing with vulnerable clients and challenging situations.

Our aim in dealing with complaints is to help improve communication and understanding between us and those making the complaint and to work towards a mutual, beneficial solution for all concerned and to produce acceptable outcomes for all.

We also hope to use your experience of making a complaint to promote our service.

Your feedback is important to us and to the people who may have referred you to us.

We aim to deal with your complaint in a timely manner and will endeavour to ensure that it is dealt with by experienced staff who understand the issues of your individual situation. Our aim is to come to a resolution within 8 weeks of a complaint being made and this resolution to be made without recourse to the Financial Ombudsman Service.

We do however reserve the right not to agree with your complaint and we will ensure that where this is the case, we will still treat you with respect and give you the information to take your complaint further if you so wish.

We will keep a register of all complaints made and provide this to the FCA and other interested bodies when required.

Johnston Carmichael is a member firm of the Moore Global Network Limited, a network of legally independent firms and does not accept any responsibility or liability for the actions or inactions on the part of any other individual member or correspondent firm or firms.

Johnston Carmichael is the trading name of Johnston Carmichael LLP, a Limited Liability Partnership registered in Scotland (SO303232). The registered office is at Bishop's Court, 29 Albyn Place, Aberdeen AB10 1YL. The term 'Partner', used in relation to the LLP, refers to a member of Johnston Carmichael LLP. A list of members of Johnston Carmichael LLP is available for inspection at our offices and on [www.jcca.co.uk](http://www.jcca.co.uk). Registered to carry on audit work in the UK and regulated for a range of investment business activities by the Institute of Chartered Accountants of Scotland.

We promise to keep you involved and updated on the progress of your complaint.

### **Making complaints easier**

We aim to ensure that making a complaint is made as easy as possible and will allow you to do so in a way that suits your needs and abilities. There will be no charges applied for making a complaint.

We understand that vulnerable customers may need extra help to make complaints and to follow them up and we will endeavour to do so.

### **Formal and informal**

We will allow you to make informal complaint at the first stage in the hope that it can be easily and quickly dealt with to your satisfaction.

### **Compliance**

We are a FCA regulated firm and therefore we must respond to you within 8 weeks. If we do not, you have the right to inform the Financial Ombudsman Service. (FOS).

We are also regulated by the Institute of Chartered Accountants of Scotland (ICAS) and you may also make a complaint to them.

### **Complaint process:**

#### **Stage One – Adviser resolves complaint within 2 weeks**

Where you have a query or problem, you should discuss it informally in the first instance with the adviser who is dealing with your case.

If you are not happy with their response, you should advise them that you wish to escalate the complaint and make it formal.

Where a formal complaint is made, it should be made in the first instance to the adviser responsible for your case. This can be done in writing or by e-mail.

They will log and record your complaint within 24 hours of receipt and include a copy of this complaints procedure for your information.

If they are unable to do so, they will pass it to their manager who will respond within the same timescale.

Where a written answer to your complaint cannot be made within 2 weeks from the date of receipt, you will be advised of the reasons for this. You will also be advised that you may take this complaint to the Financial Ombudsman Service (FOS) <http://www.financial-ombudsman.org.uk/> If you are still unhappy with the response, you can ask for the complaint to be escalated.

Failure to resolve the complaint will lead to an escalation to Stage Two.

Again, you can request this by writing or e-mail.

### **Stage Two – Manager resolves complaint within 4 weeks**

Where the initial complaint has failed to be resolved, it will pass to the manager who will reply to you within 24 hours and aim to respond fully within 7 working days.

They will advise you of the likely timescale for responding and the reasons why.

Again, we will advise you of your right to refer to the FOS.

If you still are not satisfied within the 4 weeks from the date of making the complaint, you can ask for it to be escalated to stage three.

### **Stage Three – Partner Resolves Complaint within 8 weeks**

Where the complaint has still to be resolved, it will be escalated to the partner involved. Again, this can be done in writing or by e-mail.

The partner will acknowledge receipt of the complaint within 24 hours and the likely timescale involved.

We aim to have the problem resolved within 8 weeks of the initial complaint being made. Again, we will advise you of your right to refer to the FOS.

If this is not resolved to your satisfaction within the 8-week timescale from the date of your initial complaint, you can contact the Financial Ombudsman Service. (FOS).

All employees of Johnston Carmichael that are involved in the complaints process will be expected to:

- Investigate the complaint diligently and completely, obtaining additional information where required;
- Assess the complaint fairly and decide promptly whether the complaint should be upheld and what action should be taken and;
- Offer the client redress or remedial action which is appropriate and acceptable;
- Explain the reasons for their decision and finally;
- Where the complaint is up held, offer an apology on behalf of the firm.
- Where the complaint is not upheld, inform the client of their rights to refer the matter to the FOS.

### **Final Response**

The reply from the managing partner will be our FINAL RESPONSE.

#### **Stage Four – Financial Ombudsman Service**

Where you are still unsatisfied with the final response from Johnston Carmichael, or we are out with the 8-week timescale you can complain to the Financial Ombudsman Services (FOS) and the Institute of Chartered Accountants in Scotland ICAS.

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

<http://www.financial-ombudsman.org.uk/PUBLICATIONS/consumer-leaflet.htm>

<https://www.icas.com/>

If you are still unhappy with the outcome, you have the right to seek legal advice from a solicitor.

Stage 1	2 weeks	Adviser level	Client advised of FOS
Stage 2	4 weeks	Manager level	Client advised of FOS
Stage 3	8 weeks	Partner level	Final Response Client advised of FOS
Stage 4	FOS		