

Complaints Procedure

Lightside is committed to delivering a quality service at all times. However, we do accept that occasionally things can go wrong. If you are dissatisfied with any aspect of the service you receive from Lightside we would like to hear from you. Equally, if you are pleased with the services offered, or have a suggestion on how we might improve our services, do let us know.

We reserve the right not to consider a complaint about an event which occurred more than six years ago. We will confirm to you in writing if your complaint is outside of this time limit.

We need to know the exact nature of your complaint in order to resolve it effectively, therefore please provide as much information as possible about the service provided, the individuals or department involved and why you felt the service we offered did not meet your expectations.

HOW TO MAKE A COMPLAINT

You can make your complaint by whichever method is most convenient for you, using the following details.

Lightside Financial, The Courtyard, 124 High Street, Nailsea, Bristol BS48 1AH

Tel: 01275 859143

Email: admin@lightsidefinancial.com

If you telephone us, the complaint will be logged and the person that takes your call will attempt to resolve the issue for you. If you are not satisfied with the response you receive at this stage we will pass the details to a complaints handler who will contact you within 5 working days to let you know if we have been able to resolve your complaint or if further investigation is required. This contact will be in writing unless you specify otherwise.

If your complaint is received by us in writing (including email) it will be passed to a complaints handler who will contact you within 5 working days to let you know if we have been able to resolve your complaint or if further investigation is required. This contact will be in writing unless you specify otherwise.

If a full response cannot be provided within five working days you will be informed in writing of the progress made and you will be given the contact details for the staff member dealing with it.

In all cases we will treat your correspondence in strict confidence, with fairness and objectivity.

WHAT TO DO IF YOU ARE STILL UNHAPPY?

If you feel your complaint has not been satisfactorily dealt with you have the option to put your concerns, in writing, to:

- John Beynon
- Managing Director
- Lightside Financial
- The Courtyard, 124 High Street
- Nailsea, Bristol BS48 1AH

A full review of your complaint will be carried out and you will receive a written response advising whether the original decision has been upheld or changed.

FINANCIAL OMBUDSMAN SERVICE

If we haven't issued a final response to your complaint within eight weeks from the date you first raised it, or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review. Their details are:

- The Financial Ombudsman Service
- Exchange Tower
- London
- E14 9SR

The Financial Ombudsman Service will only consider your complaint once you've tried to resolve it directly with us, so please raise your concerns with us first and we'll do everything we can to help.

You must register your complaint with the Financial Ombudsman Service within 6 months of the date on your final response letter, or if you haven't received a final response, 6 months from the date that you raised the complaint.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. Furthermore, the Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than six years ago, and
- you're complaining more than three years after you realised (or should have realised) that there was a problem

IVA COMPLAINTS

If your complaint relates to an IVA please contact your Insolvency Practitioner.

If your complaint relates to the actions of your Insolvency Practitioner, please address your complaint to the Company Director who will investigate your concerns or, if you remain dissatisfied, you can take up the matter with The Insolvency Service by writing to:

IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA.

Please note that the regulation of IVAs, and therefore the handling of any complaints concerning them, is not undertaken by the Financial Conduct Authority but instead by the Insolvency Practitioner's licencing body.