



# COMPLAINTS POLICY

## AUGUST 2020

# GPS FINANCIAL

## Finding Your Route to Finance



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### Introduction

1.1 GPS Financial are committed to providing products and service of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away.

Our Complaints department will investigate your complaint competently, diligently and impartially.

How to make your complaint:

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

### What happens next?

2.5 If you are not satisfied with how we dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint provided that the complaint concerns a regulated activity and you fall within the classification of an "eligible complainant". FOS contact details are:

Address:  
Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

Consumer helpline: 0800 023 4567 or 0300 123 9123  
Switchboard: 0207 964 1000  
Fax: 0207 964 1001  
Email: [complaint.info@financiaombudsman.org.uk](mailto:complaint.info@financiaombudsman.org.uk)

2.6 Please be aware of the European Commission's Online Dispute Resolution platform (ODR) which allows you to make a complaint about online purchases through the platform. This platform may be used to facilitate resolution of disputes and sits alongside our existing complaints procedure. For more information, [\[click here\]](#).

2.1 We will contact you within 3 working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that we now consider the matter resolved.

2.2 If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, the NACFB or the ICO, dependent upon the circumstances surrounding the case.

2.3 We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution) if this is applicable.

2.4 We will keep you regularly updated about what's happening and discuss our findings. We will consider all the available evidence, the circumstances, relevant laws or regulation, as well as guidance from the Financial Ombudsman Service where applicable. When we have investigated your complaint, we will write to you to let you know our final response. This detailed letter will tell you what we have found, what we plan to do and how we came to our decision. If it is going to take us more than eight weeks to resolve your complaint, from when you first contacted us, when we will update you on our progress and explain why it is still ongoing.



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### 3. Notification to PI Insurers

3.1 Most PI policies contain a condition stating that claims and circumstances which may give rise to a claim must be notified immediately in writing to the insurers. Any complaint implying a failure in any professional duty as Intermediary needs to be notified, however, if the complaint does not suggest you have failed within your professional duty or in any other way which would lead to a claim (such as matters relating to administrative or service matters), your insurers may not need to be notified. Under these circumstances, you would need to take a view on each complaint as soon as it is made as to whether it represents a claim or circumstance that needs to be notified.

3.2 If underwriters are not notified as soon as a complaint is made, or as soon as you are aware of a matter that could give rise to a complaint, it may prejudice your position under the policy. Most insurers detail a specific period within which the notification must be made for them to accept liability.

3.3 Once a claim or circumstance has been notified, most PI policies allow the insurers to control the conduct of the matter, and therefore all correspondence to the client needs to be pre-approved by the insurers. The exception to this may be the initial letter acknowledging the complaint.

3.4 The above information represents the general guidelines surrounding PI policies however insurers may have different conditions and it is therefore important that the firm is aware of the conditions applicable to their own policy.

In the first instance, please forward any complaint to us using any, or all of the following ways:

GPS Financial  
Forgeside House  
Cardiff Bay Business Centre  
Lewis Road  
Cardiff  
CF24 5FA

Telephone: 02922 677725  
Email: [morgan@gpsfinancial.co.uk](mailto:morgan@gpsfinancial.co.uk)

