



CPH Financial Advisory Services

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CPH Financial Advisory Services – Claims Management Services

How to make a complaint.....

A guide to CPH's complaint handling arrangements under the Compensation Act 2006

Our commitment to you

At CPH we constantly strive to provide a high standard of service, but there may still be occasions when you are dissatisfied. We take customers' complaints seriously and want to hear your concerns in order to improve our service further in the future. This document outlines what you should do if you wish to make a complaint and our commitment to you.

What you should do

You can make a complaint in writing, by letter, fax or email; verbally, over the telephone or in person. You should write down or explain the facts in a logical order and remember to provide our reference number in order that we can quickly locate your details and look into your concerns. Our contact details are at the head of this document or we can be emailed on claims@cphfinancial.co.uk (please remember to mention the word complaint in the subject line of your email).

What we will do

Upon receipt

We will acknowledge your complaint within 5 working days and provide contact details should you wish to communicate with us at any time during the investigation.

Investigation of your complaint

Your complaint will immediately be assigned to a nominated investigator who will seek all relevant facts, which may result in us contacting you again. They will also refer to documentation held and any relevant third parties, where appropriate. Depending on the nature of your complaint, it may take some time to fully investigate. If we conclude that you have been poorly advised or suffered material loss or inconvenience, we will make proposals to put things right for you. If this is not the case, we will write to you explaining how we reached our decision.

Keeping you informed

If after 4 weeks, we have been unable to resolve your complaint, we will write to you to update you on our progress and let you know when we expect to be able to provide our final response. We will always try to reach a conclusion within 8 weeks but if we are unable to do this, perhaps due to the complexities of the case, we will write to you again at this point with the details of the progress of our investigation. At this point (after 8 weeks) you will be advised that if you are not satisfied with the progress made, you may refer the handling of your complaint to the Claims Management Regulator (details below).

Informing you of the outcome of our investigation

Once all the information available has been reviewed, we will issue a decision letter which will provide a full account of our investigation and of our conclusion. Where we decide that redress is appropriate we will outline exactly what form this redress will take and also inform you that if you are not satisfied with our response then you may refer your complaint to the Claims Management Regulator. Their address is:

Claims Management Regulation Monitoring & Compliance Unit

P.O. Box 7284
Burton on Trent
Staffordshire
DE14 9DP

Tel: 0845 450 6858

email: info@claimsregulation.gov.uk