

JAMES
SHARP
& Co. 

COMPLAINTS POLICY

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COMPLAINTS POLICY

INTRODUCTION

James Sharp & Co is authorised and regulated by the Financial Conduct Authority (“FCA”) in the United Kingdom. We are required to have in place clear and effective procedures for the reasonable and prompt handling of complaints.

Each of our clients are important to us, and we believe you have the right to a fair, swift and courteous service at all times. This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

DEFINITION OF A COMPLAINT

For the purpose of FCA requirements on complaints procedures (FCA Handbook) a complaint is any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an *eligible complainant* about the firm’s provision of, or failure to provide, a financial services activity.

A complaint must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

DOES THIS POLICY APPLY TO YOU?

We will apply this policy to you if you are both a retail client and an eligible complainant. An eligible complainant is defined as:

- a private individual;
- a business which has a group annual turnover of less than £1 million;
- a charity which has an annual income of less than £1 million; or
- a trustee of a trust which has a net asset value of less than £1 million; at the time that you refer the complaint to us.

Regardless of this, if you do not fall into the above categories we will treat your complaint as if you do. Please note, however, that if you are not an eligible complainant you will not be able to refer your complaint to the Financial Ombudsman Service if you are not satisfied with the way we have handled your complaint.

HOW CAN YOU MAKE A COMPLAINT?

You can make a complaint by any reasonable means – for example, letter, fax, email, telephone or in person.

Written complaints can be sent to James Sharp & Co, The Exchange, 5 Bank Street, Bury, BL9 0DN. Telephone complaints can be made to 0161 764 4043.

WHAT WILL WE DO ONCE WE HAVE RECEIVED YOUR COMPLAINT?

Your complaint will be referred to our Compliance Manager, as soon as possible. In the event that the Compliance Manager is involved in the subject matter of the complaint, your complaint will be referred to another Partner of James Sharp & Co.

We will promptly acknowledge your complaint in writing. In this acknowledgement we will provide the name and title of the person that is handling your complaint. This individual will have the authority necessary to investigate and settle the complaint. We will also include a copy of this policy.

INVESTIGATING AND RESOLVING YOUR COMPLAINT

We will investigate your complaint fairly, consistently and promptly, determine whether the complaint should be upheld, and (if appropriate) determine remedial action and / or redress. We will set out our conclusions in a final response to you.

If we decide that redress is appropriate we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer we will promptly provide the compensation to you.

OUR TIMETABLE FOR RESPONDING TO YOU

Once we have acknowledged your complaint we will keep you informed of our progress. Within eight weeks of us receiving your complaint we will send you either a final response or a written response which:

- explains why we are not in a position to make a final response to you and when we might be expected to provide one;
- informs you whether you are now entitled to refer the complaint to the Financial Ombudsman Service (“FOS”); and if so
- encloses a copy of the FOS standard explanatory leaflet.

FINANCIAL OMBUDSMAN SERVICE (“FOS”)

If you are an eligible complainant you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS’s leaflet “Your Complaint and the Ombudsman” which we will provide to you as part of the Complaints process. Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of receiving our final response.

You should allow us to complete our internal Complaints Procedure before you refer your concerns to FOS.

CLOSING COMPLAINTS

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

James Sharp & Co is committed to ensuring that all complaints received are handled fairly, consistently and promptly and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

QUESTIONS

If you have any questions about our complaints process, please contact us at 0161 764 4043, we are always happy to assist.

James Sharp & Co.
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Authorised and regulated
by the Financial Conduct
Authority

Member of the
London Stock Exchange

Member of ISDX

Member of The Wealth
Management Association