



COMPLAINTS PROCEDURE (EXTERNAL)

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Complaint Handling Procedure (External)

At Denis O. Brown & Associates Ltd, we aim to provide a first-class service to all our customers. However, on some occasions we accept that, for whatever reason, we may fall short of customers' expectations.

This guide is intended to communicate the process we will follow should you feel the need to complain. Our procedures have been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

As a firm, we take all complaints, whether verbal or written, seriously and will endeavour to investigate the matter thoroughly and provide a resolution as soon as we possibly can and within a reasonable timeframe.

We place considerable importance on treating our customers fairly and aim to demonstrate this through a fair and prompt resolution of any complaint. We will endeavour to keep you updated throughout the complaints process and ensure we clearly articulate our response.

Making a Complaint

Your complaint is important to us and should be made in the first instance to your usual Denis O. Brown & Associates Ltd contact. Alternatively you can address your complaint to:

Complaints Department
Denis O. Brown & Associates Ltd
Osborne House
Alloa Road
Stirling
FK9 5PN

Email: office@denisobrown.co.uk
Telephone: 01786 449966

Complaint Process

On notification of your complaint, we will attempt to resolve the matter with you immediately and if you are satisfied, we will send you a response confirming the resolution within five business days of receiving your complaint.

Should we be unable to resolve the matter during our initial contact with you, or should the complaint require further investigation, we will confirm this to you and endeavour to get back to you within a reasonable period as per FCA guidelines, usually within five business days.

We will undertake a thorough investigation of your complaint, which may take time. However, if we have been unable to conclude our enquiries within a four-week period, we will contact you with the reason why. If we are unable to resolve your complaint within an eight-week period, we will write to you and let you know where possible when we expect to be in a position to issue our Final Response Letter.

If you are eligible, we will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant

part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

To ensure we appropriately investigate, handle and analyse complaints, we have appointed a Senior member of staff to manage and oversee our compliance with FCA complaint handling requirements.

Our Complaints Officer is Bryan Brown, Managing Director.

Other individuals have been delegated responsibility to handle complaints as follows:

Name	Position
Helen Hastie	Service Delivery Manager
Frank McGaffney	Claims Director
Josephine Vaughan	Agricultural Operations Manager
Sophie Griffin	Operations and Compliance Manager

Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Final Response Letter.

Our final response will be:

- fair, clear and not misleading.
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder; or
- a natural person acting for purposes which are outside his trade, business, craft or profession; or
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million); or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint; or
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint; or
- (in relation to consumer buy-to-let business) a buy-to-let consumer; or
- a small business (has an annual turnover of less than £6.5 million and employs fewer than 50 people or has a balance sheet of less than £5 million) at the time the complainant refers the complaint; or
- a guarantor.

Please note that if you wish to refer your complaint to the Ombudsman, this must be done within 6 months of the date of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided with your final response letter.

Further information can be found on the Ombudsman's website and within their leaflet, "Want to take your complaint further?". The address of the Ombudsman is:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk
Website: <https://www.financial-ombudsman.org.uk/>