

**Leinster Financial Services (herein after called the Firm),  
Customer Complaints Procedure.**

It is the policy of the Firm to ensure that any customer complaint is dealt with in a professional and timely manner. Complaints whether received in writing or by telephone will be acknowledged within 5 business days of receipt. In cases where this will not be possible, an acknowledgement will be issued as soon as possible.

This acknowledgement will indicate the name and contact details of the person dealing with the complaint and the estimated time scale for a full reply.

The complaint will be fully investigated by the firm and a full response will be provided. While the investigation of any complaint is ongoing, a regular written update will be provided at intervals of not greater than 20 business days.

The Firm will endeavour to resolve the complaint within 40 business days. Should there be a delay with the investigation; the Firm will provide an anticipated completion time in writing and inform the customer of their right to refer the matter to the Financial Services and Pensions Ombudsman. The firm will write to the complainant within 5 business days of the completion of the investigation outlining the outcome of the investigation and if appropriate, explaining the terms of any offer of settlement.

In the event that the client is dissatisfied with the outcome of a complaint, a 'Final Response' letter will be issued to the client informing them that they are entitled to refer the complaint to the Financial Services and Pensions Ombudsman.

Contact Details: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. D02 VH29. Tel. 01 567 7000. Email. [info@fspo.ie](mailto:info@fspo.ie). Web. [www.fspo.ie](http://www.fspo.ie)

**Complaints Procedures**

1. Complaint (whether received by telephone call, meeting, letter) is recorded and documented on customer's file within 1 working day.
2. Acknowledgement letter issued to complainant within 5 business days of receipt of complaint.
3. The complaint is investigated with immediate effect. The Firm will endeavour to resolve the complaint within 40 business days. Should there be a delay with the investigation; the Firm will provide an anticipated completion time in writing. The firm will inform the customer of their right to refer their complaint to the Financial Services and Pensions Ombudsman.
4. The Firm will update the complainant of progress of the investigation at intervals of not more than 20 business days.
5. When the complaint has been finalised, the complainant will be notified in writing of the outcome within 5 business days of the completion of the investigation. If applicable, terms of any offer of settlement will be issued to the complainant.
6. Customer (complainants') file is updated and maintained in an orderly fashion.
7. Where the complainant is dissatisfied with the outcome of the investigation, the complainant will be advised that they are entitled to refer their complaint to the Financial Services and Pensions Ombudsman.
8. All correspondence in relation to customer complaint will be retained on file for a period of 6 years from the date of last correspondence.
9. The Firm will provide all information with regard to a complaint to the Financial Services and Pensions Ombudsman, if so requested.

**The person nominated, as Compliance Officer of The Firm is:**

**John Greene - Phone: 01-6247890. Email: [john@leinsterfinancial.ie](mailto:john@leinsterfinancial.ie)**

**John Greene, t/a Leinster Financial Services is regulated by the Central Bank of Ireland.**