

Client Complaint Procedures

What to do if you have a complaint against John Charcol:

Who to write to:

Matters which occurred before 1st December 2004

As John Charcol is a trading name of Charcol Limited, which was a part of the Bradford and Bingley Group until 30th November 2004, if your complaint relates to any product which we arranged for you, any advice we gave you or any action on the part of John Charcol or its staff up until that date, you should contact:

**Customer Relations Department
Bradford & Bingley Group
PO Box 88
Croft Road
Bingley
BD16 2UA**

Fax number 01274 806745

Matters which occurred from 1st December 2004

If the subject of your complaint relates to matters which occurred from 1st December 2004, you should contact:

**Complaints officer
Compliance Department
John Charcol
2nd Floor
Chancery House
53-64 Chancery Lane
London
WC2A 1QU**

Fax number 0845 413 1102

What will happen after we receive your complaint?

We will investigate your complaint, and, unless we are able to resolve it to your satisfaction within one working day of receiving it we will deal with your complaint as follows:

A written acknowledgement will be sent to you within a maximum of two business days of receipt of your complaint. This will provide the name and job title of the individual who is handling the complaint and include details of the John Charcol's internal complaints handling procedures.

We will investigate your complaint as a matter of urgency, and respond at the earliest opportunity. However, some complaints can take longer to investigate, and our regulator requires us to handle your complaint fairly and in a timely manner. Therefore, we will undertake to operate the following maximum timescales.

Within 4 weeks of receiving a complaint, we will send you either

- a final response; or
- An explanation as to why we are not yet in a position to resolve your complaint and indicating when we will make contact again

Within 8 weeks of receiving your complaint, we will send you either:

- a final response which
 - informs you of the outcome of our investigation into your complaint and that you may refer the complaint to the Financial Ombudsman Service if you are dissatisfied with our response we will enclose a copy of a leaflet explaining the Financial Ombudsman Service.
- a response which
 - explains that John Charcol is still not in a position to make a final response, provide reasons for the delay and will indicate an anticipated resolution date; AND
 - inform you of your right to refer the complaint to the Financial Ombudsman Service if you are dissatisfied with the delay

What if you are dissatisfied with our response?

If you are dissatisfied with our final response to your complaint, or if we are unable to resolve your complaint within 8 weeks, you will have the right to refer your complaint to the Financial Ombudsman Service at the following address:

**The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 080 1800**

Please note that complaints must be referred to the Financial Ombudsman within a maximum of six months of our final response to you.

John Charcol is a trading name of Charcol Limited which is authorised and regulated by the Financial Services Authority.