

RedSky Complaints Policy

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1. Introduction

1.1 RedSky are committed to providing products and services of the highest standard. If for any reason, you feel you are not entirely satisfied with any aspect of our service, please let us know straight away.

Our Complaints department will investigate your complaint competently, diligently and impartially.

How to make your complaint:

Firstly, let us know what has happened. You can call us, email us or write to us. Our contact information is detailed at the bottom of this document.

We will need to know:

- Your name and address.
- Your agreement number or policy number as appropriate.
- Details of how we can contact you.
- A clear description of your complaint and whether any 3rd party is involved.
- Details of what you would like us to do to resolve your complaint.
- If appropriate, copies of any relevant supporting documentation.

2. What happens next?

- 2.1 We will contact you within 3 working days to let you know we are considering your complaint and clarify any points where necessary. If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication. This is a written confirmation, which confirms that you made a complaint and that we now consider the matter resolved.
- 2.2 If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the Financial Ombudsman Service, the NACFB or the ICO, dependent upon the circumstances surrounding the case.
- 2.3 We will indicate within the communication whether we consent to waive the relevant time limits as set out in the FCA handbook (Dispute Resolution) if this is applicable.
- 2.4 We will keep you regularly updated about what's happening and discuss our findings. We will consider all the available evidence, the circumstances, relevant laws or regulation, as

well as guidance from the Financial Ombudsman Service where applicable. When we have investigated your complaint, we will write to you to let you know our final response. This detailed letter will tell you what we have found, what we plan to do and how we came to our decision. If it is going to take us more than eight weeks to resolve your complaint, from when you first contacted us, we will update you on our progress and explain why it is still ongoing.

Address:

RedSky Corporate Services Limited
Bellwood Court
Grewelthorpe
Ripon
North Yorkshire
HG4 3BS

Contact Number: 01904 769063

Email: martin@red-sky.co.uk

2.5 If you are not satisfied with how we dealt with your complaint or you are not happy with our decision and wish to take it further, you may be able to contact the Financial Ombudsman Service (FOS) regarding your complaint provided that the complaint concerns a regulated activity and you fall within the classification of an "eligible complainant". FOS contact details are:

Address: Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Consumer helpline: 0800 023 4567 or 0300 123 9123

Switchboard: 0207 964 1000

Fax: 0207 964 1001

Email: complaint.info@financial-ombudsman.org.uk

2.6 Please be aware of the European Commission's Online Dispute Resolution platform (ODR) which allows you to make a complaint about online purchases through the platform. This platform may be used to facilitate resolution of disputes and sits alongside our existing complaints procedure.

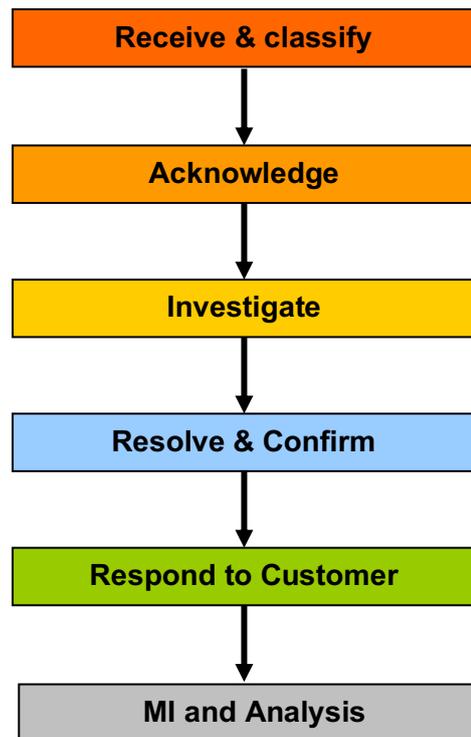
RedSky Corporate Services Limited Complaint Handling Procedure

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Process Overview

The following key steps must be followed for all customer complaints received by RedSky staff:



The requirements for each of these steps is detailed below

1. Receive & classify

Summary

Ensure that all potential issues are captured by RedSky, and classified for escalation, review and action as required.

- 1.1 Any complaint, issue, or negative customer interaction (whether this is formally logged by the customer or not), must be logged and classified for action.
- 1.2 RedSky will deal with complaints promptly and fairly, including complaints that could be referred to the Financial Ombudsman Service. Some of these rules also apply to certain branches of firms elsewhere in the European Economic Area (EEA) and certain EEA firms carrying out activities in the United Kingdom under the freedom to provide cross border services.
- 1.3 All complaints must be prioritised as follows:
- 1.4 **Priority 1 – urgent**, potential high impact to customer or firm. **The Service Level Agreement (SLA) requires a response to the customer within 3 working days.**
- 1.5 Priority 1 could be used in a situation where the situation has caused immediate detriment which could impact upon the RedSky brand or reputation or the customer.
- 1.6 **Priority 2, - non-urgent**, lower business impact. The SLA requires a response to the customer within 1 working week.
- 1.7 Discretion and flexibility should be exercised in prioritising all complaints:
 - The staff member logging the complaint should review the complaint and its priority with the Office Manager before proceeding to the next step.
 - Office Managers will decide on the appropriate person(s) to carry out subsequent steps, including the investigation.
 - All Priority 1 complaints must be escalated immediately to the Office and/or Operations Manager.

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2. Acknowledge

Summary
Ensure that every complaint receives a formal written acknowledgement, containing an expectation of when they will receive a response, and the person dealing with it.

- All complaints, regardless of priority, should receive a pro forma (see below) acknowledgement sent via email on the day of receipt.

3. Investigate

Summary
Follow up all aspects of the complaint, both internal and external, to ensure that the key facts are identified and clarified.

- The priority of the complaint will drive the timescale for completion (3 days for urgent or 2 weeks for non-urgent).
- All areas of interaction and communication should be established (who, what, where, when, why etc.) and documented where possible.

4. Resolve & Confirm

Summary
Ensure that the final resolution is clear and fair. Also, confirm the proposed action and resolution.

- Ensure that the proposed resolution meets corporate guidelines and does not prejudice RedSky in any unnecessary legal or financial manner.
- Document the proposed action and discuss and agree with Office and/or Operations Manager.
- Discuss and review the solution from both the corporate and customer viewpoint to ensure fairness and clarity. Ensure the complaint has been investigated fully and resolved fairly.
- The review should include recognition and documentation of any underlying issues that have contributed to the complaint and recommendations for actions to prevent further occurrence.

- This data will be used for root cause analysis to help prevent further occurrences.

5. Respond to Customer

Summary

Provide the customer with the resolution within the timescales promised.

The details of the findings and proposed resolution should be clearly explained (in written or verbal form as appropriate) to the customer- within the agreed timescales.

If the complaint is resolved by close of the third business day, a Summary Resolution Communication will be sent. This is a written communication which;

- refers to the fact that the complainant has made a complaint and informs the complainant that the respondent now considers the complaint to have been resolved;
- tells the complainant that if he subsequently decides that he is dissatisfied with the resolution of the complaint he may be able to refer the complaint to the Financial Ombudsman Service, NACFB or ICO.
- provides the website address of the Financial Ombudsman Service; and refers to the availability of further information on the website of the Financial Ombudsman Service (if applicable).

If this cannot be done on time, the customer must be contacted to provide an update to their complaint and state in a written communication that RedSky will provide a final response within 8 weeks.

6. MI and Analysis

Summary

Ensure that RedSky as a whole, is aware of complaints and any underlying issues or systemic causes. Plan actions to mitigate these and prevent future recurrence.

- All complaints should be reviewed on a monthly basis. Data will be collated and processed by the Complaints Department.
- Root Cause Analysis should be discussed (if applicable), with mitigating actions or plans put in place to reduce future occurrences.