LEA FINANCIAL SERVICES LTD

Complaints Policy

1. Introduction

1.1 LEA FINANCIAL SERVICES LTD (LEA) is 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.

You will usually need to submit your complaint within 6 years of your problem happening, unless:

- you weren't aware you had a reason to complain at the time and
- you make your complaint within three years of becoming aware (or when you should reasonably have become aware) that you had cause to complain

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

2. 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.

3. What happens next?

3.1 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.

3.2 If we cannot resolve your complaint within those 3 days, we will indicate within the communication whether we consent to waive the relevant time limits as set out in the Financial Conduct Authority (FCA) Handbook (Dispute Resolution) if this is applicable.

3.3 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 (FOS) 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.

3.4 If you subsequently decide that you are dissatisfied with the resolution of the complaint, you may be able to refer the complaint to the National Association of Finance Brokers (NACFB), the Information Commissioner's Office (ICO) or the FOS provided that the complaint concerns a regulated activity and you fall within the classification of an "eligible complainant". Contact details for these bodies is also at the foot of this form.

3.5 If you do decide to refer your complaint to the FOS, please note that you must do this **within 6 months** of our issuance of our Final Response letter, which will also include this statement. Failure to submit your complaint within the time frame may mean that the FOS will treat your complaint as 'out of time' unless:

- the delay is due to exceptional circumstances – for example, you were seriously ill during the time when you should have referred your complaint
- we didn't send a valid final response
- we agree to the FOS being involved after the six-month time limit

4. Contact Details:

Address:	**LEA Financial Services Ltd** 6 Keppel Place Plymouth PL2 1AX
Contact Number:	01752 561981
Email:	complaint@lea-fs.com
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
Address:	**National Association of Finance Brokers (NACFB)** 33 Eastcheap London, EC3M 1DT
Contact Number:	020 7101 0359
Email:	complaints@nacfb.org.uk
Address:	**Information Commissioner's Office** Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF
Consumer helpline:	0303 123 1113
Fax:	0162 552 4510
Live Chat:	https://ico.org.uk/global/contact-us/live-chat/