

DEALING WITH YOUR COMPLAINT

Within Halo Corporate Finance Limited (“Halo”), client satisfaction and quality service is paramount. Our aim is to provide you, at all times, with a first class standard of service, however; there may be occasions when you feel that this objective has not been achieved.

This document sets out the complaints procedure we have set up to make sure that you receive a quick and fair reply from us. Please follow our complaints procedure to help us resolve your complaint as quickly as possible.

- We take all complaints seriously and if you do have cause for complaint, we will ensure your complaint is investigated fairly, competently, diligently, impartially and in a timely way;
- If you tell us about it, we will do our best to put it right.

We see the complaints procedure as a two way process in which we can learn from the experience and further improve our service and systems.

We promise to:

- Fully investigate your complaint;
- Keep you informed of progress;
- Do everything we can to help you.

How to Contact us:

If you feel you have cause for complaint, please contact us either by:

Phone	0345 450 1966
Email	complaints@hcfl.co.uk
Post	Complaints Handling Officer Halo Corporate Finance Limited Unit 5, Newhouse Business Centre Faygate, Horsham West Sussex RH12 4RU.

When you contact us, please include:

- Your name and address, or the name and address of the complainant if you are complaining on someone else’s behalf and your relationship to them;
- Your Agreement or Proposal number;
- Your daytime telephone number (where we can contact you if we need to) and any times you would prefer us to contact you;
- A clear description of your concerns or complaint; and
- Details of what you would like us to do to put things right.

Complaints Handling Procedure

The following is a summary of how Halo deals with complaints:

- We aim to resolve complaints quickly and fairly. Where possible, we aim to resolve complaints within three working days.
- If it is not possible to resolve your complaint within this time we will send to you as soon as possible, and in any event within 5 business days of receiving the complaint, an acknowledgement in writing.
- If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.
- Your complaint will be referred to the head of the relevant department, who will investigate the complaint promptly, thoroughly and impartially.
- If your complaint refers to, or if we have reasonable grounds to be satisfied that, a third party 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 party. We will ask that party to investigate and report back to us, to enable us to fully respond to your complaint. In the event that we do seek input from a third party, we shall notify you of this, provide you with their contact details, and keep you updated. In some circumstances where the third party is solely responsible for the complaint, we will refer the complaint to the third party who will respond directly to you. We will notify you in writing that the complaint has been referred. In these circumstances Halo will have no further obligation to deal with your complaint in accordance with its complaints procedure.
- We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks of receiving your letter, or keep you informed of the progress of your complaint if not resolved before then.
- Where we are unable to provide you with our Final Decision Letter, we will send you confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us.
- In the unlikely event that your complaint remains unresolved within 8 weeks, we will send confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us.
- We will continue to investigate the complaint until we are in a position to send you our Final Decision Letter.
- If your complaint is upheld, we will provide you with fair compensation for any acts or omissions for which we are responsible.
- You can refer your complaint to Financial Ombudsman Service at any time; however this must be within 6 months of the date of our Final Decision Letter. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' is included.

We shall deem the matter closed when;

- Our investigation has been completed and a Final Decision Letter has been sent to you, or;
- Where you have indicated, in writing, acceptance of any earlier response, where appropriate.

We have intentionally made our complaints handling procedure simple to follow, so that you should not have to use a solicitor or seek professional help. If you choose to do this, we will not meet your costs.

Independent Review of Your Complaint

You may be entitled to refer your complaint to the Financial Ombudsman Service. Any referral must be made within six months of the date of our final response. The Financial Ombudsman Service provides a free, independent and impartial service for customers to resolve disputes with financial firms.

The Financial Ombudsman Services say that they will only deal with your complaint if you have given us the opportunity to put matters right, so please contact us first and we will do all we can to help you.

If you are not eligible to refer your complaint to the Financial Ombudsman Service you can contact one of the following bodies to act as an independent arbitrator:

For complaints relating to Data Protection:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
SK9 5AF
0303 123 1113 (Helpline)
<https://ico.org.uk/> (Website)

For all other complaints:

National Association of Commercial Finance Brokers
Hamilton House
1 Temple Avenue
London
EC4Y 0HA
020 7101 0359 (Switchboard)
<http://nacfb.org/> (Website)

The contact details for the Financial Ombudsman Service are set out below.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 (Consumer helpline)
0207 964 1000 (Switchboard)
www.financial-ombudsman.org.uk (Website)