

Appendix 1 – Complaints about our money advice service

If your complaint relates to our money advice service, the following process for investigating and resolving it applies. This service is regulated by the Financial Conduct Authority (FCA).

1.0 WHAT HAPPENS WHEN A CUSTOMER MAKES A COMPLAINT?

- 1.1 In some cases, we may feel a complaint can be resolved quickly and within 3 business days .
 - The ‘three business days’ rule is calculated by reference to the close of business on the third business day following the day on which a complaint was received.
 - A resolution can be indicated acceptance - it does not have to be in writing and neither does a ‘three business day response’- we must still record the complaint.
- 1.2 If the complaint is resolved within 3 business days, Karbon Homes will send a summary resolution communication (SRC). This will be in writing and include:
 - Reference to the complaint and that it is considered resolved.
 - That the complainant can still refer to the Financial Ombudsman Service (FOS).
 - Whether Karbon Homes decides to waiver time limits to refer to FOS.
 - Refer to further availability of information on FOS website - i.e. how FOS looks at complaints.
- 3.3 If the complaint cannot be resolved within 3 business days, Karbon Homes will:
 - Send a prompt acknowledgement stating the complaint is received, being dealt with, by whom and when they can expect a written reply.
 - Send prompt updates where necessary.
 - Provide a final response within 8 weeks, accepting or offering redress, or confirming why a complaint is rejected.
 - Provide a Financial Ombudsman Service leaflet and explain to the customer that they can refer to the Financial Ombudsman Service if dissatisfied.
 - If for any reason Karbon Homes is unable to provide a final response we will advise customers that they can refer to the Financial Ombudsman Service.
- 3.4 All complaints will be recorded, including their outcome and any redress or remediation offered. Records will be retained for three years.
- 3.5 Complaints will be reported to the FCA annually on the GABRIEL system in most cases.