

HOW TO COMPLAIN AND WHAT WILL HAPPEN IF YOU DO

Myers Davison Ginger Ltd is covered by the [Financial Ombudsman Service](#), which has been set up by law to provide consumers with a free (to the client) independent service for resolving disputes with financial firms.

It is a requirement of Myers Davison Ginger Ltd that we ensure an employee of sufficient competence, who is not directly involved with the matter of complaint deals with your complaint. Therefore, if you have a complaint about our services, you should first refer it to our Compliance Officer, Emma Crocker who will try to resolve it. As well as this copy of the Complaints Procedure he will supply you with a copy of a leaflet entitled 'Your complaint and the Ombudsman'.

We will send you a written acknowledgement of your complaint within 5 days of its receipt, confirming the name and job title of the person handling the complaint within the firm.

Within four weeks of receiving your complaint you will be sent either

1. A final response; or
2. A holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact (this must be at least within eight weeks of the complaint).

By the end of eight weeks after the receipt of your complaint we will send you a final response.

Should you wish to complain to the ombudsman upon receipt of the final response you will need to do so within 6 months of receiving that final response.

We will endeavour on all occasions to deal with your complaint within the timescales shown above. The only time we foresee any delays will be when we require information from a third party; in these circumstances we will keep you informed at all times as to what is happening and when we feel we will be in a position to respond to you in full. This does not effect your right to take the complaint to the Financial Services Ombudsman after the eight week deadline should you not feel satisfied with our reason for delay.

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you the client directly.
- We will enclose a copy of the original complaint letter.
- We will write to you the client, giving contact details of the firm, and invite you to get in touch. We will also enclose a copy of the letter we send to the firm.

We will copy the new firm in on this letter as well.