



Complaints Guide

Waystone Management (UK) Limited aim to provide the highest standards of service at all times and apologise that you feel there is cause for complaint. Your business is important to us and we promise to resolve any complaint fairly and promptly.

Waystone Management (UK) Limited Complaints Handling Process

This guide explains the complaints handling procedures of Waystone Management (UK) Limited. Waystone Management (UK) Limited is authorised and regulated by the Financial Conduct Authority (FCA) with Firm Reference Number 429093.

What should I do if I wish to make a complaint?

You can make a complaint in writing, by email or telephone. Our aim is to handle your complaint in a professional and timely manner.

Please send all written complaints to the following address:

Compliance Officer
Waystone Management (UK) Limited
PO Box 389,
Darlington
DL1 9UF

If you wish to make the complaint by telephone or email:

Telephone: 0345 922 0044 or +44 (0)113 467 4000 if outside the UK

E-mail: investorservices@linkgroup.co.uk

We respectfully request that you provide as much information within your initial complaint, including any names of any members of staff that you have spoken with regarding the complaint. This will help us investigate your complaint in a timely manner. Please also include your full contact details, as this will enable us to keep you up to date with our progress on the complaint.

In some cases, we may require more information from you to enable us to fully investigate your complaint. In this instance, we may contact you for further details.

Resolution / Acknowledgement

On receipt of your complaint, we will attempt to fully resolve your complaint within five business days after receipt. If your complaint cannot be resolved within this time, we will send you a written acknowledgement letter within the five working days. The letter will contain details of the member of staff dealing with your complaint and an estimated date of when we will be in a position to provide you with a full response to your complaint.

Further Investigation

In the majority of complaints, we will be able to send a final response letter within 8 weeks of receiving the initial complaint. However, if after 8 weeks we are still not in a position to resolve your complaint, we will send a holding letter explaining the reason why the matter is still unresolved, when you may expect to receive a final response and the fact that you may now refer the matter to the Financial Ombudsman Service.

Final Response

A Final response letter is issued when we have fully investigated your complaint. The Final response letter will include an account of our investigation and any actions that we have taken to resolve your complaint including any compensation amounts that have been offered.

If you are not satisfied about the final response you have received, you might be eligible to refer the matter to the Financial Ombudsman Service for an independent review of your complaint.

Financial Ombudsman Service (FOS)

We would hope that we are currently handling your complaint in a professional and satisfactory manner or if you have received our final response letter you are satisfied with our conclusion.

If, after receiving our final response, you remain dissatisfied, or if you have not received a final response within eight weeks of receipt of your complaint by us, you can refer your complaint to the Financial Ombudsman Service.

With our final response, we will provide a copy of the Financial Ombudsman Service's leaflet; *want to take your complaint further?* We will also provide a copy of the Financial Ombudsman Service's leaflet if we are unable to resolve your complaint by the end of the eighth week following receipt of your complaint.

Where is the Financial Ombudsman Service?

The Financial Ombudsman
Service Exchange Tower
London E14 9SR

0800 023 4567 (free for landlines and mobiles)

0300 123 9123 (calls cost no more than calls to 01 & 02 numbers)

+44 20 7964 0500 (available from outside the UK - calls will be charged)

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

Website: www.financial-ombudsman.org.uk

Access to the Financial Ombudsman Service is available to assist a range of people with their complaints about financial products or services. Official rules set out the full detail of who they can and can't help, but broadly they can look at complaints from:

Individual customers

- an individual customer – or joint customers – of a financial business that provided service or products in the UK. Customers can ask someone else to help bring a complaint to us, e.g. family member, a friend, Citizen Advice, local MP, solicitors or a claims company. If you're complaining on behalf of someone who's died, we might ask to see a copy of the will and the grant of probate.
- individuals who act as personal guarantors for loans to businesses they're involved in

Small businesses, charities and trusts

- a 'micro-enterprise' (a type of small business) with an annual turnover or balance sheet that does not exceed €2 million and fewer than ten employees.
- a small or medium-sized enterprise (SME) with an annual turnover of no more than £6.5 million and fewer than 50 employees
- a charity with an annual income of less than £6.5 million
a trust that has a net asset value of less than £5 million