

# How Link Fund Solutions Limited deal with complaints

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We are sorry that you have needed to make a complaint. We try to provide the highest standards of service to our customers however, if the unexpected happens, we want to help.

Our regulator, the Financial Conduct Authority (FCA), has set down a number of rules we are required to follow when dealing with complaints. Please spare a few moments of your time to read the following which explains what will happen next.

- An experienced member of staff will deal with your complaint. Where appropriate, this will be someone who was not directly involved with the matter(s) about which you are complaining. The member of staff will either have authority to settle your complaint or will have ready access to someone who has.
- We want to deal with your complaint thoroughly, impartially and to provide you with a prompt and comprehensive response in plain English. This will, unless you tell us otherwise, be sent in writing to your home address. If you would like someone to complain on your behalf, we will need your signed authorisation before any information can be released to them.
- If you would like a response by email please note that for security purposes we will be unable to confirm account specific information.
- We will write acknowledging your complaint within five business days of receiving it.
- During the course of our investigation it may be necessary for us to contact you about your complaint, although we will only do so if absolutely necessary.
- It may not always be possible for us to resolve your complaint straightaway, for example if the matter is particularly complex or we need to obtain further information.
- If we have been unable to complete our investigation within eight weeks of receiving your complaint, we will write to you again to explain why and to advise when we expect to be able to do so. However, if, at this stage you do not wish to wait for our final response you are entitled to contact the Financial Ombudsman Service, details of which we will provide and which are shown overleaf.
- Our final response will include a guide to the services of the Financial Ombudsman Service entitled “your complaint and the ombudsman” to which you may be eligible to refer your complaint in the event of remaining dissatisfied. Use of the Ombudsman service is free to you and they will determine eligibility upon referral. If you do elect to refer your complaint to them, please remember that you need to do so within six months of the date of our final response.

If you are dissatisfied with the outcome of the investigation and the complaint relates to the sale and marketing of the plan then you may refer to:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

**Telephone:** 0800 023 4 567  
(calls to this number are now free on mobile phones and landlines)

**Telephone:** 0300 123 9 123  
(calls to this number cost no more than calls to 01 and 02 numbers)

**Website:** [www.financial-ombudsman.co.uk](http://www.financial-ombudsman.co.uk)

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If TPAS cannot help resolve your complaint they may recommend you refer to:

The Pensions Ombudsman  
11 Belgrave Road  
London  
SW1V 1RB

**Telephone:** 020 7630 2200

**Website:** [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

**Email:** [enquiries@pension-ombudsman.org.uk](mailto:enquiries@pension-ombudsman.org.uk)

If you are dissatisfied with the outcome of our investigation and the complaint relates to how the Trust is run you have the right to contact:

The Pensions Advisory Service (TPAS)  
11 Belgrave Road  
London  
SW1V 1RB

**Telephone:** 0300 123 1047

**Website:** [www.pensionadvisoryservice.org.uk](http://www.pensionadvisoryservice.org.uk)

**Email:** [enquiries@pensionadvisoryservice.org.uk](mailto:enquiries@pensionadvisoryservice.org.uk)

You can also use the European Commission's Online Dispute Resolution (ODR) platform:

If your complaint is about goods or services bought online, you can complain using this website. You will need to choose a dispute resolution body to deal with the complaint. This is something you and the other party involved have to agree on. The Financial Ombudsman Service is the dispute resolution body for financial services.

Each dispute resolution body has its own rules and procedures. They're usually simpler, quicker and cheaper than going to court.

**Website:** [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr)