

Customer Complaints Procedures

Introduction

We take care to maintain high standards of service. If we are aware of client concerns or unease we give priority to resolving the matter as quickly as possible. To assist with this process we have prepared procedures to ensure that complaints are handled fairly and within reasonable time scales. These procedures are as follows:

Upon receipt of a complaint a senior person, who where possible is independent of the case, will investigate the complaint. You will be given the name and contact details of the person dealing with your complaint. We will aim to resolve the complaint as quickly as possible. The person investigating your complaint will;

- Initiate a record and file of your complaint
- Acknowledge your complaint as soon as is reasonably practicable after the receipt of your complaint. This will generally be within five working days of receipt.

The acknowledgement may, especially in the case of an oral complaint, set out the nature of the complaint and may request further clarification if necessary. Your complaint will be investigated using our files together with reports from other parties if relevant. We may also write to you if further information is required.

We will keep you informed of the progress of the complaint investigation.

After eight weeks – If a final response letter has not already been sent, you will receive;

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint to the Financial Ombudsman Service within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the Financial Ombudsman Service leaflet 'your complaint and the Ombudsman' will be enclosed, if not already supplied.

OR

- A response that we are still not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide a final response.

AND

- Informing you that you may refer your case to the Financial Ombudsman Service if you are dissatisfied with the delay. A copy of the Financial Ombudsman Service leaflet 'your complaint and the Ombudsman' will be enclosed, if not already supplied.

Please bear in mind that if your complaint involves information from third parties some delays could occur and may be beyond our control. We will however, pursue information on a regular basis.

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 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.

If you require any clarification on our complaint procedures, please do not hesitate to contact us.

Complaints Procedure Leaflet

Our commitment to you

At Panthera each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times.

We are in receipt of your complaint and we will deal with it promptly, effectively and in a positive manner.

Panthera Complaints Procedure

1) We will acknowledge your complaint within 5 working days of receipt of your complaint.

2) We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update.

3) We will endeavour to send a final response to you within 8 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.

4) If more than 8 weeks from the date of your complaint has past and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service
(FOS) South Quay Plaza
183
Marsh
Wall
London
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.