

True Potential Investments Complaints Management Procedure



Complaints Management Procedure

True Potential Investments value the relationship with our clients and so take all complaints seriously. It is the firm's policy to investigate all complaints and do our best to resolve them satisfactorily as quickly as we can. We appreciate all feedback given during the resolution process.

The definition of a complaint is:

"Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience".

True Potential's policy for dealing with complaints applies to all eligible complainants and will be supplied when acknowledging a complaint.

Who can complain?

- a private individual; or
- a business with a group annual turnover of less than €2 million and employs fewer than 10 persons; or
- a business with a group annual turnover of less than £6.5 million and employs fewer than 50 persons; or
- o has a balance sheet total of less than £5 million;
- a charity with annual income of less than £6.5 million; or
- a trustee of a trust with a net asset value of less than £5 million; or
- a professional client (for some services only); who is a client, a former client or a potential client, or a guarantor (or similar) of any of these.

A complaint can be made via any reasonable means, including letter, telephone, email, social media messages and in person.

Making a complaint

A complaint can be submitted in writing or by telephone to the following details:

The Complaints Management Team

True Potential Investments LLP

Newburn House,

Gateway West,

Newburn Riverside,

Newcastle upon Tyne,

NE15 8NX

T: 0191 242 4868

E: complaints@tpllp.com

All complaints will be referred to the Complaints Management Team.

Investigating your complaint

Any investigation conducted will be fair, impartial, and will be dealt with promptly.

The investigating officer will ascertain:

- What has caused the complaint
- Whether our service has fallen below the standard we strive to achieve
- What needs to be done to put things right

Acknowledging your complaint

The investigating officer will acknowledge your complaint in writing within five working days. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day.

A written acknowledgement will describe the investigating officer's understanding of the complaint and will invite you to contact the investigating officer if any part is incorrect or incomplete.

If we are able to resolve your complaint upon receipt, instead of receiving an initial acknowledgement you may receive a summary resolution letter, explaining the outcome of your complaint - this is in place of both the acknowledgement and final response.

If the investigation has not been completed, the acknowledgement letter will confirm:

- a) that we will provide regular updates on our progress; and
- b) advise you that if our investigation has not been completed within eight weeks of our receipt of the complaint, we will write to you to explain why and provide details of your rights to refer the matter to the Financial Ombudsman Service; and
- c) advise you that on completion of our review, we shall write to you, informing you of the outcome.

Investigating a Complaint

Any investigation conducted will be fair, consistent, and will be dealt with promptly.

The Compliance Officer will investigate all complaints and may, where appropriate, consult the adviser or member of staff whose actions or omissions gave rise to the complaint issue(s) raised.

If the Compliance Officer is subject to the complaint, the investigation will then be conducted by a Senior Partner.

The investigation will include:

- a)** a review of the relevant client file; and
- b)** a review of any information and/or documents submitted by the complainant (including any standard questionnaires); and
- c)** contact with the relevant provider(s), if relevant.

If remedial action and/or redress is to be offered, the type of remedial action and the level of redress must be fair and appropriate.

Keeping you informed

No later than four weeks after we received your complaint we will contact you again. If we have not concluded the investigation we will explain why we are not yet in a position to send a final response and tell you when we will next contact you. At this point we may also ask for further information and documents that could assist us in resolving the complaint.

Resolving your complaint

Following the completion of our investigation, we will issue a written final response letter to you providing:

- details of the investigation
- True Potential Investments' position on the complaint
- where relevant, any offer of remedial action(s) or the appropriate level of redress (or both), and how it has been calculated
- details of your right to refer the complaint onto the Financial Ombudsman Service (FOS) or take civil action

Timeframes

Account Information Services

We will issue a written final response letter by the end of 15 business days from when we received the complaint. In exceptional circumstances we will issue a holding response letter by the end of 15 business days indicating the reasons for the delay in answering your complaint and a final response letter by the end of 35 business days.

For all other complaints

No later than 4 weeks after we received your complaint we will contact you again. If we have not concluded the investigation we will explain why we are not yet in a position to send a final response and tell you when we will next contact you. At this point we may also ask for further information and documents that could assist us in resolving the complaint.

Once we receive confirmation that you are satisfied with the outcome of the investigation and/or the redress being offered, the complaint will be closed. If no confirmation has been received within 8 weeks of the final response, the complaint will also be considered closed.

In the unlikely event that we have not concluded investigating your complaint after 8 weeks, we will send you a further letter to:

- Explain why we have not been able to reach a decision
- Let you know when you can expect our final decision
- Tell you how you can refer your complaint to the Financial Ombudsman Service should you be unhappy about the delay

Resolving your complaint

Following the completion of our investigation, we will issue a written final response letter to you providing:

- Details of the investigation
- True Potential Investments' position on the complaint
- where relevant, any offer of remedial actions or the appropriate level of redress (or both) through an offer acceptance form, and detail on how any offer of redress has been calculated
- Details of your right to refer the complaint onto the Financial Ombudsman Service (FOS) or take civil action.

Financial Ombudsman Service

Should you not be satisfied with our final response, you may refer the complaint to the Financial Ombudsman. This must be done within six months of the date of the final response letter.

The Financial Ombudsman Service provides a free, independent and unbiased assessment of complaints referred to it. True Potential Investments regard the Ombudsman's findings as binding. You are also able to take private legal action if you do not agree with the Ombudsman's conclusion.

Financial Ombudsman Service
Exchange Tower
183 Marsh Wall London E14 9SR

T: 0800 023 4567 or 0300 123 9123

W: www.financial-ombudsman.org.uk

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

Please note that the Financial Ombudsman Service will not investigate a complaint that has not been raised with us first, and we have had reasonable time to respond.



Financial
Ombudsman
Service

Referring a complaint to another firm

If True Potential Investments has reasonable grounds to be deemed that another firm is solely responsible for the issue(s) raised in the complaint, the case will be referred where possible, to that firm.

We will also inform you of the referral and provide contact details for the other firm. If we are responsible on a joint basis, we will investigate the complaint as per our normal procedures.

Record keeping

A record of each complaint received will be entered onto the firm's Complaints Register and will be retained for at least five years from the date the complaint is received.

The data captured includes the identity of the complainant, the details of the complaint and all correspondence in relation to the investigation of the complaint.



Part of the True Potential group.



simple. effective. unique.



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