


# Complaints process (FCA) ●

How we deal with complaints from clients



WELCOME  
TO CLARITY



**We're committed to providing a high quality service to our clients. When something goes wrong, we want you to tell us about it, so we can work with you to try to sort it out. This will help us to improve our standards and services in the future.**

### **Who to contact**

If you have a complaint, please discuss your concerns first with the partner responsible for your work. You'll find their name in our Terms of Engagement letter. The partner will have been most closely involved in your case and will be best placed to consider your concerns and try to resolve matters with you.

If you remain unhappy, or if you'd prefer, you can raise your concerns with our Client Relations Partner, David Hossack, by email (David.Hossack@morton-fraser.com), or you can write to him at Morton Fraser, Quartermile Two, 2 Lister Square, Edinburgh, EH3 9GL.

### **How we will contact you**

We usually communicate by email. If you'd prefer us to contact you another way, please let us know.

### **How to set out your complaint**

It's helpful if you can explain (as fully as possible):

- Who you're unhappy with, and/or
- The issues or incidents that have led to you being dissatisfied.

If you have any documents to support your complaint, please let us know. We can then ask you to let us have copies, if we think we need them to respond to your complaint.

### **Can we resolve the complaint?**

We are allowed 3 days to see if we can resolve the complaint with you. This can be done verbally or in writing. If matters are resolved, you will receive a "summary resolution communication" from us. This confirms that a complaint has been resolved, but also provides details of what you can do if you subsequently decide to refer the complaint to the Financial Ombudsman Service.

### What happens if the complaint isn't resolved?

Our usual complaints process is as follows:

- We'll acknowledge your complaint within 5 business days of receiving it. We'll confirm our understanding of the complaint and let you know who will be dealing with it.
- We'll investigate your complaint. This will normally involve our Client Relations Partner / Compliance Manager discussing your complaint with the people involved and any other relevant parties.
- We'll examine the relevant files.
- We may need to ask you to confirm or explain matters in more detail, or send us documents.
- We'll send you a written reply, confirming our position and reasons for it, within 8 weeks of our acknowledgement, although we do aim to respond within 14 days where possible.

### How will matters be finalised?

If we do not consider that we have done anything wrong, we will explain this in our written reply.

If you've raised issues that we agree need resolving, we will take the appropriate steps to put things right. We may suggest ways of trying to resolve matters directly with you, such as offering to meet to discuss matters with you.

Although we recognise that Regulations have implemented ADR/EDR Directive 2013/11/EU, to promote alternative dispute resolution as a means of redress for consumers regarding unsatisfactory services, we have chosen not to adopt an ADR process for dealing with complaints. In appropriate situations, however, we may use mediation to seek to resolve matters with you.

### What if you remain unhappy?

If you're still not satisfied, you may wish to contact the Financial Ombudsman Service (FOS) at Exchange Tower, London, E14 9SR. Tel: 0800 023 4567.

Please note that any complaint to FOS must be made within 6 months of our final decision on your complaint, details of which can be found on its website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

# THANK YOU.



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For any of these services please contact us.

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