

FCA Complaints Policy

We will provide this policy on request at no cost, in large print, in Braille, on tape or in another non-written format.

We can produce information on request in large print, Braille, tape and on disk. It is also available in other languages. If you need information in any of these formats please contact us on Freephone 0800 479 7979.

如果你向我們提出要求，我們可以為你提供本資訊的其他語言的版本，或者是盲文或磁帶。如果你需要本資訊的任何一種這些版式的版本，請聯繫我們，電話號碼是 0800 479 7979。

Si vous nous le demandez, nous pouvons vous remettre ces informations en d'autres langues, en braille ou sur cassette. Si vous souhaitez que ces informations vous soient fournies sous l'un de ces formats, contactez-nous en composant le 0800 479 7979.

چنانچه مایل باشید می‌توانید این مطالب را به فارسی یا زبان‌های دیگر و همچنین بریل و یا بر روی نوار کاست دریافت دارید. در صورت نیاز خواهشمندیم با شماره تلفن 0800 479 7979 با ما تماس بگیرید.

ਜੇ ਤੁਸੀਂ ਸਾਨੂੰ ਬੇਨਤੀ ਕਰੋ ਤਾਂ ਅਸੀਂ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਹੋਰ ਭਾਸ਼ਾਵਾਂ, ਬ੍ਰੇਲ (ਨੋਤਰੀਟਾ ਲਈ ਭਾਸ਼ਾ) ਵਿੱਚ, ਜਾਂ ਟੇਪ ਉੱਪਰ ਦੇ ਸਕਦੇ ਹਾਂ। ਜੇ ਤੁਹਾਨੂੰ ਇਨ੍ਹਾਂ ਵਿੱਚੋਂ ਕਿਸੇ ਰੂਪ ਵਿੱਚ ਚਾਹੀਦੀ ਹੋਵੇ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 0800 479 7979 ਨੰਬਰ 'ਤੇ ਸੰਪਰਕ ਕਰੋ।

Na Pana/Pani życzenie możemy zapewnić te informacje w innych językach, alfabetem Braille'a lub na kasecie. Jeśli chciał(a)by Pan(i) uzyskać te informacje w którejś z tych form, prosimy skontaktować się z nami pod numerem telefonu 0800 479 7979.

Haddii aad na weydiisato waxaanu warbixintan kugu siin karaa iyadoo ku qoran luuqad kale, farta ay dadka indhaha la' akhriyaan ama cajalad ku duuban. Haddii aad jeclaan lahayd in warbixintan lagugu siiyo mid ka mid ah qaababkaas, fadlan nagala soo xidhiidh telefoonka 0800 479 7979.

По вашей просьбе данная информация может быть предоставлена на других языках, шрифтом Брайля или в аудиозаписи. Если вам требуется информация в одном из этих форматов, позвоните нам по номеру 0800 479 7979.

Approval body	<i>Wheatley Solutions Board</i>
Date of approval	<i>9 November 2022</i>
Review Year	<i>2025</i>
Customer engagement required	<i>No</i>
Trade union engagement required	<i>No</i>
Equality Impact Assessment	<i>No</i>

Introduction

Wheatley Solutions Limited (“Solutions”) is authorised by the Financial Conduct Authority to carry out credit broking and insurance distribution activities. This policy sets out how we manage any complaints relating to those activities and what you can expect from us.

Any complaints in relation to policy underwriting should be made directly to the insurance providers. For building insurance, this will be Ageas and for contents insurance this will be Aviva or Aon.

Complaint Guidance

For the avoidance of doubt, buildings insurance covers the structure of your home as well as any fixtures and fittings including fitted kitchens and bathrooms. Home contents insurance covers the items within your home, from furniture and electrical items to jewellery and clothing.

Wheatley Solutions helps to procure insurances policies for its customers. Wheatley Solutions is not an insurer. For both buildings insurance and for home contents insurance, we will direct you to your insurer directly for claims. We do not handle insurance claims for customers, nor complaints relating to claims handling.

What can I complain about?

The regulated activities which we carry out, and which you are able to complain to us about if you are dissatisfied, are the following:

- (i) arranging buildings insurance for Wheatley Group factored homeowners; and
- (ii) assisting Wheatley Group customers to access home contents insurance through a nominated provider.

Complaint Procedure

How do I complain?

Complaints can be made free of charge through email, phone or by post. Once received, a complaint will be acknowledged promptly and investigated competently, diligently and impartially, obtaining additional information as necessary. You will be kept up to date with the progress of an investigation.

When complaining, please tell us:

- your full name and contact details
- as much as you can about the complaint
- what has gone wrong; and
- what outcome you are seeking.

What happens when I complain?

We will assess the complaint fairly, consistently and promptly, considering:

- the subject matter of the complaint;
- whether the complaint should be upheld;
- what remedial action or redress (or both) may be appropriate;
- if appropriate, whether it has reasonable grounds to be satisfied that another respondent (such as an insurer) may be solely or jointly responsible for the matter alleged in the complaint.

Thereafter, taking into account all relevant factors, we will:

- explain to you promptly and, in a way that is fair, clear and not misleading, our assessment of the complaint, our decision on it, and any offer of remedial action or redress;
- offer redress or remedial action when we decide this is appropriate; and,
- comply promptly with any offer of remedial action or redress accepted by you.

Our aim is to respond to complaints as quickly as possible. If we are unable to do so then we will write to you acknowledge your complaint within five working days. We would then expect to complete our investigations and provide a response within four weeks, although it might be sooner. If we are unable to complete the investigation within four weeks then we will write to you and explain why. Within eight weeks of receipt of a complaint, we will send you our final response to it, either (a) accepting the complaint and, where appropriate, offering redress or remedial action; (b) offering redress or remedial action without accepting the complaint; or, (c) rejecting the complaint and giving reasons for that decision.

Our response will enclose a copy of the Financial Ombudsman Service's leaflet and provide a link to its website. You have the right to refer the complaint to the Ombudsman and address our position in relation to the compliance of the complaint with the FCA's timelines.

If we are not able to issue a final response to you within eight weeks, we will write to you to explain why. That letter will set out how to refer your complaint to the Ombudsman should you wish to do so.

Where a complaint is referred to the Financial Ombudsman Service, we will cooperate fully with them and comply promptly with any settlements or awards made by it.

We will publish this complaint handling procedure and refer customers to it at the point of transacting with them, as well as on request and when acknowledging any complaint.

We review past complaints cases in order to identify business shortcomings and development areas, this includes recording, monitoring and analysing through our Complaints Register.

Contact us

Email us: info@wheatley-group.com

Call us: 0800 479 7979

Write to us
Wheatley House
25 Cochrane Street
Glasgow
G1 1HL.