

Customer complaint procedures

1. Introduction

At Altero Independent Financial Planners we always aim to provide the highest possible levels of service and advice. Even so, we appreciate that there may be occasions when clients have a complaint and formal procedures, summarised in this document, have been established to deal with this eventuality. These procedures seek to respond in a fair and impartial way to clients and other connected parties, who express dissatisfaction about our firm's provision of, or failure to provide, a financial service.

2. Whom to contact

If you have a complaint with the way that we have provided, or have failed to provide, a financial service we ask that you contact the Compliance Officer at the following address either by letter or telephone to outline your concerns.

Attivo Financial Services Limited
Jessop House
Jessop Avenue
Cheltenham
GL50 3SH
01895 253559
office@altero.co.uk

3. What happens next?

We will send a prompt written acknowledgement of your complaint. If the nature of the complaint is unclear, we may telephone or write to you to clarify the area(s) of concern.

We will then carry out a full investigation by gathering the information needed to properly review your complaint. This may mean that we will ask you for more information or papers to assist us in the investigation.

In our experience, gathering all the facts and paperwork enables us to consider all the information available at the one time, which is in the best interests of reviewing a complaint comprehensively. If we do need to request details from you, we therefore ask that you respond as fully and as soon as possible.

The complaint may be the responsibility either wholly or in part of another firm. In these circumstances we will promptly refer the complaint to the other firm, inform you of this fact together with the other firm's contact details.

We will fully investigate your complaint and respond to you within 8 weeks of receipt. This letter will be our final response letter.

If your complaint is not resolved to your satisfaction then you are entitled to refer your complaint to the Financial Ombudsman Service. In our final response letter, we will always provide you with full information about how to do this.

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

