

Complaints Procedure Operated by Ellison Financial Consultants.

Effective 1st September 2011 until further notice.

This procedure is operated by the firm in relation to its insurance and investment business services provided under the Investment Intermediaries Act, 1995.

Our objectives:

- To respond to complaints in a courteous, timely and fair manner.
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where our customer feels we have addressed the complaint but if he/she remains unsatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman.

Procedures:

- 1) The firm will establish and maintain a complaints file and all complaint records will be kept for 6 years.
- 2) Where an oral complaint is received by the firm, we shall record the nature of this complaint. The firm will investigate the complaint on the basis of our understanding of the issue.
- 3) The firm will acknowledge in writing written complaints within 5 business days of the complaint being received. This acknowledgement will contain a copy of these procedures and notification that the complainant can refer the matter to the Financial Services Ombudsman or Pensions Ombudsman, where relevant, if he/she is not happy with the outcome of our investigation, or if the matter has not been resolved within 40 business days.
- 4) We shall endeavour to investigate the complaint as swiftly as possible, and the complainant shall receive a written update on the progress of the investigation at intervals of no later than 20 business days.
- 5) Within 5 business days of the conclusion of our investigation of the complaint, the firm shall send a written report to the complainant of the outcome of this investigation. This report shall include, if applicable, an explanation of the terms of any offer that the firm is prepared to make in settlement of the complaint.
- 6) Where it appears to the firm that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the Financial Services Ombudsman at address: 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, Tel: 01 6620899, or Office of the Pensions Ombudsman, at: 36, Upper Mount Street, Dublin 2, Tel: 01 6471650, quoting the firm's Ref. No. C1327.
- 7) Gary Ellison, Principal, will review the file before its conclusion and attempt to identify any procedures that can be implemented by the firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the written procedures file.
- 8) Your point of contact and person responsible for complaints in the firm is Gary Ellison.

In the event of any complaint please contact Gary Ellison at the address below:-

Ellison Financial Consultants, 43 The Dunes, Portmarnock, Co Dublin.

Tel: 01 8038105 / 8038106 Email: gary@ellison.ie