

Complaints Handling Policy

Complaints Handling

Help us to put things right

Afritrans Limited is committed to delivering an efficient and professional service. We aim to provide prompt, courteous, helpful, open and informative advice in response to every approach made by a member of public. We are always keen to hear the views of our customers, particularly the general public, about our performance generally – what we do right and what we do wrong.

We recognise that, like all organisations, from time to time things can go wrong, and we do not provide the Standards of Service that we have set ourselves. We are especially keen to hear about such instances since they provide us with an opportunity to put things right and to learn from our mistakes. That way, we can get it right next time.

Types of complaint handled

Handling complaints quickly, fairly and helpfully is a key part of our approach to service delivery. In order to be eligible to make a complaint about our firm you have to meet certain criteria. These criteria are that the complainant must be:

- a) a private individual, or
- b) a business which has a group annual turnover of less than £1,000,000 at the time of the complaint, or
- c) a charity which has an annual income of less than £1,000,000 at the time of the complaint, or
- d) a trust which has net assets of less than £1,000,000 at the time of the complaint

In addition to meeting one of the above criteria you must have been a customer of the firm at the time the complaint arose and the complaint must arise out of matters relevant to your having been a customer of our firm.

One of the first steps we will take when receiving a complaint is to identify whether a complainant is eligible. If we decide that the complainant is not eligible then we will write to that complainant accordingly and state our reason for coming to that decision. We will review any response by that complainant to see whether or not the correct decision has been made. Upon receiving further information we will write to the complainant again saying whether or not they are now eligible.

Sometimes things go wrong and Afritrans Limited does not provide the quality of service expected. When this happens we will endeavour to:

- ensure that making a complaint is as easy as possible;
- treat a complaint seriously whether it is made in writing by letter, via fax, email
- or by telephone;
- deal with it promptly, politely and where appropriate, informally (for example, by telephone);

- include in our response an apology where we have got things wrong, an
- explanation of the position, or information on any actions taken; and
- learn from complaints; use them to improve our service.

How to make a complaint

You can make a complaint in writing by letter, via fax, email or by telephone. If you are emailing, please let us know if a reply by email is acceptable and, if not, please provide a telephone number or full postal address.

Complaints should normally be directed to the member of staff with whom you have been dealing. This will give them the opportunity to explain what actions have been taken and to try to sort things out with you. If you would prefer, you can ask the member of staff for the name of their line manager and direct your complaint to them.

What happens next?

We will use our best endeavours to:

- treat complaints thoroughly, fairly and politely, and investigate them sensitively; and
- respond promptly. Our target for replying to complaints is 15 working days from the date of receipt. If it is not possible to give you a full reply within this time – for instance because detailed investigation is required – we will give you an interim response, telling you what is being done to deal with your complaint, and when you can expect the full reply and from whom.

Our first response to your complaint should resolve your problem; however, if you are unhappy with our reply, or need further help, you can write to our company Complaints Officer who will consider the issues afresh, and try to resolve them.

Our Complaints Officer is: Kerry Madgwick

If, even after this stage, you remain dissatisfied with the response you may wish to contact the Financial Ombudsman Service (FOS) for further advice and guidance. This will not affect your legal rights.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

All complaints are recorded by Afritrans Limited and we provide a summary of all complaints to the Financial Services Authority. These statistics are also used internally to improve our products and services.

Complaints Handling Procedures

Afritrans Limited is pleased to operate in accordance with the Financial Services Authority (FSA) and the Financial Ombudsman Service (FOS) complaint management procedures.

We recognise that we have an obligation to Customers who are dissatisfied with our service to resolve any complaint within 8 weeks from the point of notification. If this is not possible for any reason then we will state our reasons for not being able to do so and propose an alternate completion date to the Customer. If we are unable to resolve the complaint within this timescale, or to the Customers satisfaction, or the Customer does not accept a deferred date, then such complaints may be eligible for consideration by the FSA or the FOS.

To assist the Customer, we would highlight our complaints procedure.

Acknowledgement

Upon receipt of a complaint, we will provide written acknowledgement within 5 business of receiving the complaint days (business days are Mon-Fri excluding bank holidays). The letter will contain details of our Complaints Procedure and of your right to refer the complaint to the Financial Ombudsman if you are dissatisfied with our assessment and ruling. It will also state who within Afritrans Limited is dealing with the complaint and how to make contact with them (this will normally be the Complaints Officer).

Initial Response

We will send the complainant a letter no later than 4 weeks after the complaint was made, containing a full account of the investigation activities planned, any findings thus far and, if appropriate, any offer of redress. This letter will again advise the Customer of their rights, who is dealing with the complaint and how to make contact with that person.

Further Acknowledgement

In the situation whereby the complainant responds to the Initial Response then again Afritrans Limited will acknowledge receipt of response with 5 business days.

Holding Response

If, for whatever reason, Afritrans Limited is unable to conclude the investigation and provide a Final Response (see below) to the complainant, then Afritrans Limited will issue what is called a Holding Response. The purpose of this Holding Response is to inform the complainant of the reasons why Afritrans Limited cannot provide a Final Response and to provide a further indication of what is happening with the complaint and also to provide an indication of when the complainant can expect to hear from Afritrans Limited again. In the event that the complainant receives a Holding Response, Afritrans Limited would invite the complainant to discuss the matter personally with the Afritrans Limited Managing Director. The purpose of this step is to ensure that the complaint (and the complainant) receives the highest priority in those situations where the complaint cannot be fully resolved through normal investigatory processes.

Final Response

Once Afritrans Limited has completed its investigation we will write to the complainant and offer a summary outcome. Where appropriate, it may also include a final offer of redress. Such letters will be marked clearly as the final response and will include details on how to

contact the FOS if the complaint has not been resolved to the complainant's satisfaction or, if the offer of redress is considered insufficient or inappropriate.

Afritrans Limited will attempt to send the Final Response within 8 weeks of the initial complaint or 4 weeks after receipt of rejection of offer of redress (where applicable). This may not always be possible as sometimes the complexity of the complaint may require more time to investigate fully. We will always abide by regulatory guidelines in relation to a complaint and as such, we will always ensure that complainants are kept informed about their complaint and our activities in response to their complaint.

Monitoring of Complaints

Afritrans Limited is required by the FSA to keep detailed documentation on individual complaints. We are required to report relevant complaints to the FSA and also to our Insurer on a regular basis. Private information will not be shared with any 3rd parties and we comply with the Data Protection Act 1998.

These details will usually include as a minimum;

- The nature, date and method of communication of the complaint
- The complainant's details
- How the complaint was dealt with (outcomes)
- Whether the complaint was upheld or refuted
- Whether the complaint was closed (addressed to complainant's satisfaction) or whether it remains open and outstanding
- What financial redress or other significant outcome resulted from the complaint

Ultimate Redress

If, after contacting all parties the complainant remains dissatisfied with the outcome of the complaint then they may seek redress through the FOS and ultimately the courts if they so wish. Details of the FOS are provided below.

In each instance, we would record upon the complaint file what advice was provided and we would reclassify the complaint to note that it has been 'Investigated but not resolved'. Such claims have been deemed to be investigated by Afritrans Limited and reported to the FSA on this basis.

Financial Ombudsman Service (FOS)

The FOS is an independent and government-backed service designed to help retail consumers and small commercial businesses (annual turnover of less than £1million) who find themselves in a dispute with a financial organisation such as us.

It is a free service and it can be contacted at any point in a dispute providing the complainant has first contacted the financial organisation with whom the dispute relates to. Most cases are resolved within a 6-month period however some inevitably take longer (depending on the nature and complexity of the case).

The FOS can consider complaints about a wide range of financial matters – from insurance and mortgages to savings and investments. They are not a regulator or trade body or a consumer champion – their role is to take an objective standpoint and help settle disputes.

Consumers do not have to accept any decision made by the Financial Ombudsman and at all times the consumer has the right to seek redress in a court should they so wish. However if the Ombudsman decision is accepted by the complainant then it is binding both the firm and the complainant.

To contact the FOS, consumers should write or telephone or email their situation to:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone No.: 0845 0801800

Email address: Complaint.info@financial-ombudsman.org.uk

More information on the FOS can be obtained by visiting www.financial-ombudsman.org.uk or by downloading the booklet entitled “Your complaint and the ombudsman” from this website.