

FREE RECOVERY NETWORK LIMITED is authorised and regulated by the Financial Conduct Authority (“FCA”) for the provision of Claims Management services. As part of our authorisation we are required to have effective procedures in place for the handling of customer complaints.

In addition to our regulatory responsibilities, we believe that the fair treatment of customers is central to our corporate philosophy and therefore an effective complaints and customer engagement process is critical to our business.

### **DEFINITION OF A COMPLAINT**

For the purpose of this policy, the FCA define a complaint as any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm’s provision of, or failure to provide, a financial services activity. A complaint should involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

We recognise that there are times when customers may not have suffered any significant detriment, but still feel we have not delivered the levels of customer service and engagement that is central to our corporate culture.

### **DOES THIS POLICY APPLY TO YOU?**

If you are an eligible complainant, this policy applies to you. An eligible complainant is defined by the FCA as: • a private individual; • a business which has a group annual turnover of less than £1 million; • a charity which has an annual income of less than £1 million; or • a trustee of a trust which has a net asset value of less than £1 million;

All eligible complainants have the right to refer their complaint to the Claims Management Ombudsman at the Financial Ombudsman Service (FOS) if they are unhappy with our final resolution. Because we believe that outstanding customer service is a key part of our business, we will still deal with your complaint even if you do not fit into any of the categories above. However, if a customer is a non-eligible complainant, no right of referral to the FOS exists.

### **MAKING A COMPLAINT**

A complaint can be made by any medium. This includes, letter, social media, email, telephone or in person. We urge all complainants to put their complaints in writing to ensure we have enough detail information to process a complaint effectively and deal with all concerns raised comprehensively.

We recognise that customers may not wish to do this, and we will engage with customers regardless of how complaints are made in order to achieve a successful resolution. Written complaints should be sent to: BENJAMIN ALBRISSI, 24 CHAPEL WAY, COPPULL, CHORLEY, PR7 4QN Email complaints should be made to: [INFO@FRNETWORK.CO.UK](mailto:INFO@FRNETWORK.CO.UK)

### **HOW WE DEAL WITH YOUR COMPLAINT**

Once we receive your complaint it will be logged and investigated. If your complaint is solely about the service we have provided, it will be investigated impartially. If your complaint is solely about any act or omission of our supply chain, it will be forwarded to the relevant supply chain partner in accordance with the FCA’s complaint handling rules. We will acknowledge receipt of any complaint promptly and we will also provide a copy of this policy. We will investigate and resolve all complaints fairly on their merits and give our reasons why we either uphold or reject a complaint. Under FCA rules, if it is practicable to resolve a complaint by close of the third business day after receipt.

Often it may not be practicable to do this because we may need to liaise with several different parties. If we consider a complaint to be resolved by the close of the third business day, we will promptly send a complainant a 'summary resolution communication' This "summary resolution communication" will be a letter that:

- Confirms that a complainant has made a complaint and informs the complainant that the respondent now considers the complaint to have been resolved;
- Informs the complainant that if the complainant remains dissatisfied with the resolution of the complaint it may be able to be referred to FOS;
- Indicates whether we consent to waive the relevant time limits laid out in the FCA Dispute Resolution Sourcebook contained in the FCA Handbook. This relates to whether the complaint is referred to the FOS within 6 months of a final resolution of a complaint being made. We will generally not consent to waive the relevant time limit unless there is substantial grounds or information that the complainant was not aware of when the original complaint was made and has subsequently come to light.
- Provides the website address of the Financial Ombudsman Service; and
- Refers to the availability of further information on the website of the Financial Ombudsman Service. If we cannot resolve a complaint by the third business day, we will write and acknowledge your complaint and keep you informed of the progress of our investigation. Within eight weeks of us receiving your complaint we will send you either a final response or a written response which explains why we are not able to make a final response to you and when we might be expected to provide a final response. If we cannot provide you with a final response by 8 weeks, we will write to you and inform you whether you are entitled to refer your complaint to the Financial Ombudsman Service ("FOS"). Please note that if you decide to refer your complaint to the FOS, you must do so within six months of receiving our final response and have given us the opportunity to deal with and resolve your complaint. V1 COMPLAINT CLOSURE We will regard your complaint as closed in the following circumstances:
- When you have been provided with either a "summary resolution communication" or a final response.
- Where you confirm to us that you regard your complaint as closed for whatever reason
- Where you have referred your complaint to the FOS, and they notify us that it is closed.

### **ROOT CAUSE ANALYSIS**

Regardless of whether we uphold or reject your complaint, we will always review the circumstances and issues that led to your complaint being made. We carry out internal root cause analysis to identify any systemic issues that may have caused a failure in service in order to learn lessons that we can feed back into our business to improve our customer experience.