

Seaspray Private - Complaints Procedures

Procedure

- (1) Seaspray Private maintains a complaints file and all complaint records are kept for six years after the client ends their relationship with us.
- (2) Where Seaspray Private receives an oral complaint, we offer the client the opportunity to have the complaint handled in accordance with our company's complaints process. Seaspray Private will investigate the complaint based on our understanding of the issue.
- (3) Seaspray Private shall permit and facilitate submission of complaints in writing by post and by electronic means or face to face or phone call.
- (4) Seaspray Private has and maintains systems and controls to effectively track and manage the progress and resolution of complaints.
- (5) Seaspray Private will acknowledge in writing each complaint within 5 working days of receipt. This acknowledgement will contain a copy of these procedures.
- (6) Seaspray Private shall provide the client making the complaint, or the person making the complaint on the client's behalf, with a point of contact in relation to the complaint until the complaint is resolved or all steps of the company's complaints handling procedures have been exhausted. Adele Taylor, Director, Client Services looks after any complaints on behalf of Seaspray Private.

Email: adele.taylor@seasprayprivate.ie

Adele shall investigate the complaint as swiftly as possible and shall provide our client making the complaint with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals no greater than 20 working days, starting from the date on which the complaint was received.

- (7) We will attempt to investigate and resolve the complaint within 40 working days of having received the complaint.
- (8) We will send the client the conclusion of our investigation of the complaint, we will advise our client making the complaint on paper or on another durable medium of:
 - (a) The decision at the conclusion of our investigation, including the reasons for that decision.
 - (b) Where applicable, the terms of any offer or settlement being made to the consumer making the complaint.
 - (c) Inform the client they have a right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO), the contact details of the Financial Services and Pensions Ombudsman (FSPO) are as follows:

Email: info@fspoi.ie or Phone 01-5677000 or

Complete the Online Complaint Form on www.fspoi.ie

Where it appears to Seaspray Private that the complainant is not satisfied with the outcome of the 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 and Pensions Ombudsman (FSPO).

One of our Directors will review the file before its conclusion and attempt to identify any procedures that can be implemented by our company 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.

The person responsible for complaints in Seaspray Private is Adele Taylor.