



Complaints Policy

We consider a complaint to be:

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which:

alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
relates to an activity of our firm which is subject to the jurisdiction of the FOS.

We will provide a copy of this documented process on request and when acknowledging a complaint. There will be no charge for this.

A complaint can be made and received via any reasonable means, including letter, telephone (at standard rates), email, or in person.

Making a Complaint

We do not make a charge for handling a complaint.

If you wish to make a complaint, please contact Kat Downing kay@sapphirepawnbrokers.co.uk

Acknowledging your Complaint

If your complaint cannot be resolved within 72 hours following its receipt, we will promptly send you a written acknowledgement of your complaint.

If you make an oral complaint, our written acknowledgement will show our understanding of your complaint.

Reviewing your Complaint

Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation.

We will take into account any documents and/or information you may provide in relation to your complaint.

Keeping you Informed

If your complaint cannot be resolved within 72 hours following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

We will undertake a thorough and timely investigation of your complaint. However, in the event that we are unable to conclude our enquiries within 56 days, we will write to you and let you know when we expect to be in a position to issue our Final Response letter.



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We will also provide you with details of your right to refer the matter to the Financial Ombudsman Service (FOS). The FOS can be contacted as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0845 080 1800

E-mail: enquiries@financial-ombudsman.org.uk

Resolving your Complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter.

Our Final Response letter will:

- Be fair, clear and not misleading;
- Confirm details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).
- And any next steps

If you're unhappy with our decision and wish to take it further, you can ask the Financial Ombudsman Service (FOS) to look at your complaint. This is a free, independent service for resolving disputes. If you decide to refer your complaint after we've issued our Final Response, you should do so within 6 months of the date on our Final Response letter.

Although you can refer your complaint to the FOS at any time, they will require our consent to investigate complaints where:

- we haven't had the chance to put things right
- we haven't exceeded the 56-day timescale and haven't yet issued our Final Response letter

If your complaint can be resolved within 72 hours, 3 working days, we will send you a Summary Resolution Communication Letter to advise you how we have resolved the complaint, any further actions we are to take or the appropriate level of redress (or both), and again we will refer you to the Financial Ombudsman Service if you are not satisfied with our handling of the complaint.

An explanatory FOS leaflet will be provided.

The above complaints handling process and policy should be read in conjunction with the FCA Dispute Resolution Handbook and should be amended to reflect the size and complexity of your firm. You may wish to seek expert advice.