



## **COMPLAINTS POLICY SUMMARY**

This is a summary of Vertem's complaint handling process.

Vertem is a trading name of Wealthtek LLP, a Limited Liability Partnership registered in England and Wales which is authorised and regulated by the Financial Conduct Authority (FCA No. 832264).

### **How do I make a complaint?**

All complaints about Vertem should be submitted free of charge to Wealthtek's Compliance Officer, which serves as the Firm's Complaints Management Function, using the following contact details:

In writing to:

Compliance Officer  
Wealthtek LLP  
Cobalt 8  
14 Silver Fox Way  
Cobalt Business Park  
Newcastle upon Tyne  
NE27 0QJ

By email to: [compliance@wealthtek.co.uk](mailto:compliance@wealthtek.co.uk)

By telephone to: 0191 341 0280

### **What is a complaint?**

A complaint is any 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 or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A complaint can be made to us by potential, actual or former clients, in any reasonable form, which includes by letter, telephone, e-mail, social media or in person. Where we receive a complaint verbally, we would request that you put it to us in writing. Failure to do so does not however remove our obligation to investigate your complaint.

### **What information should you provide?**

To help us deal with your complaint quickly and efficiently, it would help us if you included the following information:

- Account number
- Name
- Address
- Contact telephone number
- Clear details of your complaint, including any former communications you have had concerning the issues you are raising.

### **What happens next?**

1. On receiving your communication, we will assess whether it is a complaint and if our complaints handling policy be applied.
2. We will write to you promptly to acknowledge receipt of your complaint. We will outline our understanding of the basis of your complaint and the name of the person investigating it.
3. We will investigate your complaint competently, diligently and with impartiality to determine whether it should be upheld. We may obtain additional information as necessary and also review whether there are any similarities with any other complaints we have received, as well as analyse any decisions made by FOS regarding similar complaints.
4. If we resolve your complaint within three business days, we will provide you with a written summary resolution which will contain details as to how you can escalate your complaint to the Financial Ombudsman Service (“FOS”), if applicable, should you be dissatisfied with our resolution. Within the resolution we will also explain any findings we have made because of our investigation into your complaint and whether any remedial action will be taken by ourselves. We will ask you to confirm that you are satisfied with our conclusion. If you are not satisfied with our conclusion, we will not close your complaint and will continue to seek resolution.
5. If we feel your complaint requires further review and we cannot respond to you with a resolution within three business days, we will notify you about it. We will provide you with details of who is responsible for handling your complaint and updating you it during our review.
6. By no later than the end of 8 weeks after receipt of your complaint we will provide you with:
  - a. our Final Response in which we will set out whether we accept, or reject your complaint, and details of any redress or remedial action we offer you; or
  - b. A written response, which explains why we are not able to make a final response and indicates when we expect to issue one.
  - c. In both instances you will also be provided with information about the Financial Ombudsman Service (“FOS”).
7. Your complaint becomes closed where we have sent a final response, or you have indicated in writing your acceptance of our response.

### **What if I am dissatisfied with the final response?**

You may raise your complaint to the FOS if you feel dissatisfied with our resolution. There are set time limits in which you can do this which we will explain to you within our Final Response. We may reserve the right to waive this time limit and if we do, we will provide you with notice of this.

The FOS is an independent organisation which was set up to help resolve disputes between customers and financial firms.

The FOS can be contacted:

- By telephone on 0800 023 4567
- Via their website [Financial Ombudsman Service: our homepage \(financial-ombudsman.org.uk\)](https://www.financial-ombudsman.org.uk)
- By email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)