



## COMPLAINTS POLICY

### 1 Introduction

We believe you have the right to a fair, swift and courteous service at all times. This document sets out the complaints handling procedures that we will follow, should you need to make a complaint.

### 2 Definition of a complaint

A complaint is 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 must involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

### 3 Does this policy apply to you?

We will apply this policy to you if you are both a retail client and an eligible complainant. An eligible complainant is defined 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; at the time that you refer the complaint to us

Regardless of this, if you do not fall into the above categories, we will treat your complaint as if you do.

### 4 How can you make a complaint?

You can make a complaint by any reasonable means – for example, letter, fax, email, telephone or in person.

Written complaints can be sent to Cult Wines Ltd, The Clockwork Building, 45 Beavor Lane, London W6 9AR.

## **5 What will we do once we have received your complaint?**

Your complaint will be referred to the relevant manager, as soon as possible. If the functional manager is involved in the subject matter of the complaint, your complaint will be referred to another member of our team with delegated authority to resolve the complaint. We will promptly acknowledge your complaint in writing. Within this, we will provide the name and title of the person that is handling your complaint. This individual will have the authority necessary to investigate and settle the complaint. We will also include a copy of this policy, with the confirmation letter.

## **6 Investigating and resolving your complaint**

We will investigate your complaint fairly, consistently and promptly. Allowing us to determine whether the complaint should be upheld, and (if appropriate) determine remedial action and / or redress. We will set out our conclusions in a final response to you. If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide the compensation to you.

## **7 Our timetable for responding to you**

Once we have acknowledged your complaint, we will keep you informed of our progress.

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 in a position to make a final response to you and when we might be expected to provide one.

## **8 Closing complaints**

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you

Cult Wines Ltd. are committed to ensuring that all complaints received are handled fairly, consistently and promptly and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

## **9 Questions**

If you have any questions about our complaints process, please contact us at +44 (0)20 7100 0950, we are always happy to assist.

Cult Wines Limited – Complaints Policy

<b>Owner</b>	Gemma Castle / Patrick Thornton-Smith
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