



David Stock and Co .Limited – Complaints Procedure

David Stock and Co Limited is covered by the Financial Ombudsman Service, which has been set up by law to provide consumers with free (to the customer) independent service for resolving disputes with financial firms.

It is a requirement of David Stock and Co Limited that they ensure an employee of sufficient competence, who is not directly involved with the matter of complaint deals with your complaint. Therefore, if you have a complaint about our services, you should first refer it to our Compliance Officer, who will try to resolve it. The name of our Compliance Officer is David Stock. As well as this copy of the Complaints Procedure he/she will supply you with a copy of a booklet entitled 'Your complaint and the Ombudsman'.

David Stock and Co Limited must send you a written acknowledgement of your complaint within 5 days of its receipt, giving you the name and job title of the person handling the complaint within the firm.

Within four weeks of receiving your complaint you will be sent either

1. A final response; or
2. A holding response, which explains why David Stock and Co Limited is not yet in a position to resolve the complaint and indicates when we will make further contact (this must be at least within 8 weeks of the complaint)

By the end of the eight weeks after the receipt of your complaint, David Stock and Co Limited must send you either

1. A final response; or
2. A response that the firm is still not in a position to make a final response gives reasons for the further delay and indicates when it expects to be able to provide a final response: and
3. Informs you that you may refer your complaint to the Financial Ombudsman Service if you are dissatisfied with the delay and encloses a copy of the Financial Ombudsman Service's explanatory leaflet

Should you wish to complain to the ombudsman upon receipt of the final response you will need to do so within 6 months of receiving that final response.

We will endeavour on all occasions to deal with your complaint within the timescales shown above. The only time we foresee any delays will be when we require information from a third party; in these circumstances we will keep you informed at all times as to what is happening and when we feel we will be in a position to respond to you in full. This does not effect your right to take the complaint to the Financial Services Ombudsman after the eight week deadline should you not feel satisfied with our reason for delay.