

DATE	May 2025
------	----------

—

Complaints Handling Procedure Summary

Introduction

Cavendish Plc and its FCA regulated subsidiaries (together “Cavendish”) is committed to providing the highest level of service to customers. We understand that sometimes things can go wrong and there may be instances where you are dissatisfied with some aspect of our services and this may result in a complaint.

This document sets out how you can make a complaint to us and outlines the steps we will take to investigate and communicate with you should a complaint arise.

How to raise a complaint

If you wish to make a complaint, you are requested to communicate with your usual Cavendish contact in the first instance.

If the matter cannot be promptly resolved or you wish to raise the matter with another person, then you should contact our Head of Compliance in writing:

- **By email:** complaints@cavendish.com
- **By post:** Head of Compliance, One Bartholomew Close, London, EC1A

How we will handle your complaint

Once received, a member of our Compliance team will be assigned to investigate it. Unless we can resolve the complaint within 3 business days, we will send you a formal acknowledgement of your complaint. This will also explain how we are taking your complaint forward and provide you with a contact within Cavendish.

If it looks like the investigation will take more than eight weeks from when you originally contacted us, Cavendish will contact you again with an update on our progress. Once Cavendish is satisfied that all aspects of your complaint have been considered, Cavendish will contact you with our response.

Financial Ombudsman Service

If for any reason you are not happy with Cavendish’s response, please let the person who handled your complaint know, so that we have the opportunity to see if there is anything further we can do.

If we do not resolve your complaint to your satisfaction, or we have not resolved your complaint within 8 weeks from when we received your concerns, it may, under certain conditions, be possible for you to ask the Financial Ombudsman Service to review your complaint.

The Financial Ombudsman Service is an organisation set up to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: 0800 023 45672 or 0300 123 91232

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk