



Complaints Policy

We want to ensure that all customers are treated fairly and the products and services, provided directly through us or one of our agents acting under our remit, are satisfactory for all of our customers. If you feel that any products or services have not been provided to your satisfaction, please contact us on 020 8561 4250 or email cs@cfszipp.com, and one of our team will do the best they can to resolve the matter.

Formal Complaints

All formal complaints should be made in writing where possible, so we can keep an accurate record and investigate all matters raised. You can send your complaint via email to compliance@cfszipp.com, or via post to CFS-Zipp Limited, 790 Uxbridge Road, Hayes, UB4 0RS.

On receipt of a formal complaint, CFS-Zipp will:

- send you a prompt written acknowledgement (within 5 business days) providing early reassurance that it has received the complaint and we are dealing with it; and
- ensure you are informed thereafter of the progress of the measures being taken to resolve the complaint.

We will always try to resolve a complaint as soon as possible. However, we will conduct a thorough investigation and send a response within the timeframe set out below.

Time Frames

The time frames vary depending on the product or service your complaint relates to. But generally speaking, we will:

- send a final response by the end of 15 business days after the day on which we received the complaint; or
- in exceptional circumstances, where we cannot send a final response within this period of time, for reasons beyond our control, we will advise you of this by the end of 15 business days and send a final response by the end of 35 business days after the day on which we received the complaint.

Financial Ombudsman Service

If you are dissatisfied with our final response, or we have failed to issue a final response within the timeframe stipulated above, you may be entitled to refer your complaint to the Financial Ombudsman Service within six months of the date our final response was issued.

You can contact the Financial Ombudsman Service by post at Exchange Tower, London E14 9SR, by telephone on 0800 023 4567 or 0300 123 9 123, or via text message at 07860 027 586.

Further information can be found at <https://www.financial-ombudsman.org.uk/>