

Age Partnership

Our Commitment to you

Occasionally, things may not go as expected and if something isn't quite right, please let us know so we can address your concerns.

The Age Partnership Group Limited and subsidiaries (The Group) manage complaints in a consistent, fair, and transparent manner, however these are communicated to us, for example, by phone, email, letter or in person and whether justified or not.

The Financial Conduct Authority's Consumer Duty outcomes have been adopted as the cornerstone of our complaints procedures and are at the forefront of our mind at each stage of the process. Regardless of the outcome of the complaint, we endeavour to consistently deliver fair treatment and act positively to resolve all disputes.

If you need us to communicate in a particular way or provide information in an alternative format, such as large print or verbally by phone, for example due to a disability, just tell us and we'll do our best to accommodate your needs.

How we deal with complaints

We aim to resolve complaints at the earliest opportunity and if at all possible, The Group will seek to resolve any complaint informally within three business days and should we believe this has been achieved, we will send a written response to confirm this. Within the letter we will provide information regarding the complainant's right to refer the complaint to the Financial Ombudsman Service (FOS) and will also include our contact details in case our understanding of the complaint being resolved is incorrect.

If it is not possible to resolve a complaint informally, we will send a written acknowledgement of the complaint within five business days detailing our understanding of the concerns raised and to provide confirmation of our complaint handling procedure.

If, for whatever reason, we are unable to provide a final response within eight weeks from receipt of the complaint, we will provide a response which:

- Explains that we are not in a position to issue a final response, giving reasons for the further delay and indicate when we expect to be able to provide a final response
- Informs the complainant that they may refer the complaint to the FOS if dissatisfied with the delay and enclose a copy of the FOS explanatory leaflet

Responding to complaints

We will take reasonable steps to ensure that complaints are handled fairly, consistently and promptly and that we identify and remedy any recurring or systemic problems, as well as any specific problem identified by the complaint.

We will endeavour to ensure our response adequately addresses the subject matter of the complaint and, where the complaint is upheld, offer appropriate redress that is fair compensation for any acts or omissions for which The Group is responsible. Redress will not

always involve financial redress. It may, for example, simply involve an apology. Information will also be provided to explain the complainant's right to refer the complaint to the FOS as detailed below.

Financial Ombudsman Service

When The Group issues a final response to a complainant, the final response will:

- Inform the complainant that they may refer the complaint to the FOS if dissatisfied with the final response and that they must do so within six months from the date when the final response is sent
- Enclose a copy of the FOS explanatory leaflet (unless already provided)

The contact details for the FOS are as follows:

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

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

Phone: 0800 023 4567 or 0300 123 9123 (from a mobile)

Web: www.financial-ombudsman.org.uk

Should a complainant refer their complaint to the FOS, The Group will fully co-operate in the handling of any subsequent investigation.

If a complainant does not refer the complaint in time, the FOS will not have our permission to consider the complaint and so will only be able to do so in very limited circumstances. For example, if the FOS believes that the delay was a result of exceptional circumstances.

Our contact details

In writing: The Compliance & Oversight Officer,
Age Partnership Group Limited,
2200 Century Way,
Thorpe Park,
Leeds
LS15 8ZB

By phone: 0113 8970330

By email: complaints@agepartnership.com