

## Our Complaints Policy

## Your rights, if things go wrong

If you are ever unhappy with our advice or any part of our services, please let us know straight away. We will do our best to resolve your concerns quickly. Please direct any concerns to Helena Wardle either by phone 01462 420544, email ([helena@smithandwardle.co.uk](mailto:helena@smithandwardle.co.uk)) or in writing to Smith and Wardle Financial Planning, Suite B, 23-25 Bury Mead road, Hitchin, SG5 1RT.

We have a complaints guide that is available upon request. If we are not able to resolve your complaint, you may be able to ask the Financial Ombudsman Service to help. This is an impartial and independent organisation that settles disputes between financial services businesses and their clients. Whether you have the right to do so depends on exactly what the complaint is about. More information about the Financial Ombudsman Service is available from <https://www.financial-ombudsman.org.uk/>

You may also be able to claim compensation from the Financial Services Compensation Scheme if you have suffered a financial loss due to our actions and we are not able to compensate you. The amount of compensation depends on the work we have done for you and the circumstances of the claim. You can contact the Financial Services Compensation Scheme or see [www.fscs.org.uk/what-we-cover/products](http://www.fscs.org.uk/what-we-cover/products) for more information.

Claims regarding most types of investments are covered up to a maximum limit of £85,000. Claims about arranging or advising on protection products or insurance is covered for 100% of the claim, with no upper limit. Claims about some pensions and annuities are also protected completely, with no upper limit.