

# Complaints Procedure

## How we handle complaints

Fidelity always strives to provide products and services of the highest standard. However, we realise there could be times when you may want to complain about an aspect of our work. We take all complaints extremely seriously and do our best to resolve them satisfactorily as quickly as we can.

The procedure outlined below applies to all complaints, whether they are received over the phone, by letter, fax or electronically (email, social media, surveys or secure message).

## Acknowledging your complaint

We will try to resolve your complaint within three working days following the day we receive it. We will usually do this by telephone and then write to confirm that you accepted our response to your complaint.

If we are unable to resolve your complaint in this timeframe or you do not accept our response, we will acknowledge your complaint in writing within five working days of receiving it. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day.

## Complaints that need further investigation

If we are unable to resolve your complaint within 3 days following the day of receipt, we will continue to investigate, in order to find out:

- what has gone wrong
- whether our service has fallen below the standard we strive to achieve
- what needs to be done to put things right

No later than four weeks after we receive your complaint we will contact you again. If we cannot give you the results of our investigation, we will explain why we are not yet in a position to do so and tell you when we will next contact you.

In the unlikely event that we have not finished investigating your complaint eight weeks after we received it, we will send you a further letter to:

- explain why we have not been able to reach a decision
- let you know when you can expect our final decision
- if appropriate, tell you how you can refer your complaint to the Financial Ombudsman Service or the Pensions Ombudsman should you be unhappy about the delay

When we send you a letter to say we have dealt with your complaint, we will give the reasons for any decision that we have come to. If you are not happy with our response, you may be entitled to refer your complaint to one of the relevant bodies shown below:

### Financial Ombudsman Service

Exchange Tower  
183 Marsh Wall  
London E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Helpline: 0800 023 4567 or 0300 123 9123

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### The Pensions Ombudsman

10 South Colonnade  
Canary Wharf  
London E14 4PU

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Helpline: 0800 917 4487

[www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

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