

SUMMARY INTERNAL COMPLAINT HANDLING PROCEDURE

The company is committed to providing a quality service to all its customers. Occasionally, customers or their representatives may have cause to express dissatisfaction about the company's service. In such cases the company will deal with the grievances fairly, promptly and consistently whilst meeting our regulatory responsibilities.

LINK Financial will deal with all complaints received either by telephone, letter, and email or in person. We acknowledge that our customer's reaction to the level of service they receive is one of many ways the company can gauge its success.

Each month, senior operational managers review the complaints received from the previous month to ensure the business practices of LINK Financial remain fair and consistent with industry standards.

MAKING A COMPLAINT

Everyone at LINK Financial is made aware of the many ways a complaint may be raised against the company and how they can help the complainant resolve any grievance. By empowering our people we can minimise the frustration felt by the complainant. This is particularly effective when dealing with verbal grievances.

All written grievances received are reviewed by our Complaints Team who then decide the appropriate action to be taken.

COMPLAINT HANDLING

All complaints are assigned to the Complaints Manager whose responsibility it is to investigate all aspects of the complaint.

All complaints that are logged are given a reference number specific to the complaint.

All complaints not responded to within the next working day will be acknowledged in writing enclosing a copy of our summary internal complaint handling procedure.

COMPLAINT INVESTIGATION

An investigation into a complaint may include some or all of the following:

- Review of our internal software
- Generation of call-log software reports
- Face to face Interview with all officers named or who have worked on the account prior to the complaint being raised
- Face to face interview with Team Leaders of officers named or who have worked on the account prior to the complaint being raised
- Telephone interview with person or agent raising the complaint

FINAL RESPONSE TO COMPLAINANT

LINK Financial will either accept and uphold the complaint made and offer the appropriate redress or reject the allegation(s) made. Our Final Response letter will inform the complainant of our decision. Obviously the complainant may respond to this notice directly to LINK Financial.

We endeavour to give a FINAL RESPONSE to complainants within 28 days of the complaint being raised.

APPEALING A FINAL RESPONSE

If the Complainant is not happy with the decision contained within our Final Response they will be given details of what options are available including specifically any government or trade body to whom LINK Financial is covered by.

HOLDING COMPLAINTS

If LINK Financial is not able to send a Final Response within 28 days of receipt of the complaint we will send out a Holding Letter, which will detail the reasons for the delay in our Final Response.

