

# Culleton Financial

*A trading name of Opus Financial Ltd.*



---

## COMPLAINTS POLICY

---

# Culleton Financial

*A trading name of Opus Financial Ltd.*

## Complaints Policy & Procedure

### Our objectives:

- To address reported customer dissatisfaction quickly, courteously and effectively.
- To ensure a fair and equitable resolution to any complaint.
- To retain customer confidence and respect.
- Where appropriate, to update our procedures to avoid any re-occurrence of the problems.
- To endeavour to achieve a situation where our customer feels we have properly addressed the complaint but if any dissatisfaction remains, ensure the customer is notified of the right to refer the matter to the Financial Services and Pensions Ombudsman.

Opus Financial Ltd t/a Culleton Financial welcome all complaints. We endeavor to do our utmost to resolve your complaint as efficiently and effectively as possible. Our complaint handling procedure will outline what we do in the event of a complaint.

## Complaints procedures

Opus Financial Ltd t/a Culleton Financial will establish and maintain a complaints file for each formal complaint together with a full record and all details pertinent to the investigation of the complaint. All complaint records will be kept for 6 years and the files periodically audited by the appointed complaints manager.

Formal complaints must be submitted in writing by the Complainant outlining full details of the complaint to **Opus Financial Ltd t/a Culleton Financial, Suite 19, The Atrium, Maritana Gate, Canada St, Waterford.**

1. Where a formal complaint is received by Opus Financial Ltd. t/a Culleton Financial, the company will record the details of this complaint and issue an acknowledgement letter within 5 working days of receipt.
2. Opus Financial Ltd. t/a Culleton Financial will investigate the complaint as quickly as possible and where applicable, the complainant will receive a regular written update on the progress of the investigation at intervals of not more than 20 business days.
3. Within 5 days of the conclusion of the company's investigation of the complaint, the company will send a written communication on the outcome of its investigation. This communication shall include, if applicable, an explanation of the terms of any offer that Opus Financial Ltd. t/a Culleton Financial is prepared to make in settlement of the complaint and will explain how we arrived at the resolution of your case.
4. If the complainant expresses dissatisfaction with the outcome of the investigation or the complaint has not been resolved within 8 weeks of receipt of the complaint, Opus Financial Ltd. t/a Culleton Financial will write to the Complainant advising them of the anticipated time frame for resolution of the complaint and the details for referral to the Financial Services and Pensions Ombudsman.