**How We Handle Complaints**

We want to provide our clients with a professional and courteous service. If you have a complaint, we welcome hearing from you by phone, letter or email, setting out where you feel dissatisfied. We want to rectify your complaint as quickly as possible.

To register a formal complaint, please contact Patrick Bradley, either in writing to 16 Berkeley Street, London W1J 8DZ or by telephone on 020 3907 3865 or by email at [patrickb@station12.co](mailto:patrickb@station12.co) explaining what the problem is*.*

On receipt, your complaint will be acknowledged and you will receive a copy of our complaints handling procedure.  The matter will then be investigated in line with that procedure and our findings will be reported to you in writing.

Eligible complaints may be able to be referred to the Financial Ombudsman Service, subject to certain time limits, unless the complainant is a business with turnover over €2 million or at least ten employees, a charity/trust with income/assets over £1 million, or a professional client.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between businesses providing financial services & their clients. Their web site address is:

<http://www.financial-ombudsman.org.uk/default.htm>

Full details of how to refer a complaint to FOS are shown on their web site.  We also provide those details as part of our final response, when we complete our investigation of any complaint.