

## Watson Laurie Complaints Procedure

### Once we receive your complaint

We will try to resolve it straight away, however, if we cannot resolve your complaint within twenty four hours of receipt, we will write to you within five working days to confirm receipt of your complaint and provide you with the name of the person who is dealing with it.

### Within four weeks of receiving a complaint

We will let you have our final response or a holding response which explains why we are unable to give you a final response and when we expect to be able to provide it.

### Within eight weeks

We will send you our final response, or explain why we are unable to give you a final response and when we expect to be able to provide it.

If you are a personal customer or a micro enterprise with turnover and/or balance sheet total under two million euros or equivalent sterling at the time the complaint is made and/or with fewer than ten employees and are unhappy with our final response or any delay, you can refer your complaint to:

The Financial Ombudsman Service  
Exchange Tower  
London  
EC14 9SR

Telephone Number : 0800 023 4567  
Website : [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of the final response letter. Details of this right will be provided.