



Cambridge Associates Limited

What to do if you are unhappy with the service we provide

We aim to provide exceptional customer service to all our customers, however, we realise that we might not get it right on every occasion. If we do make a mistake, we'll do our very best to put things right as quickly as we can and make sure we don't disappoint you in the future.

This guide sets out the steps in the process we follow to achieve that and lets you know what you can expect from us at each stage.

Step 1: Tell us what has gone wrong:

This can be done:

- By Phone: +44(0)207 592 2679; or
- Email: mdacres@cambridgeassociates.com ; or
- Writing: Complaints, Cambridge Associates, 62 Buckingham Gate, London SW1E 6AJ

To assist, please provide us with:

- A description of your complaint
- What you would like us to do to put things right and any other relevant information
- Your contact details and preferred way to contact you (Name, Address, Email, Telephone Number)

A copy of our Complaints Policy is available upon request

Step 2: Review

We will review your complaint aiming to resolve this as quickly and fairly as possible. Where we are unable to resolve this at first point, the complaint will be escalated to the Compliance Officer.

During the process, we may contact you to ask for more information, or any evidence you may have that you wish us to consider. We will also aim to keep you updated as to the progress of your complaint. In any case, **we aim to have a full response within eight weeks of your first contact.**

Step 3: Final Response and Further Action

If you remain dissatisfied with our response or we have been unable to respond within eight weeks you may be able to refer your complaint to the Financial Ombudsman Service (“FOS”), if you are an ‘eligible complainant’.

Eligible complainants include certain Consumers (private individuals), Micro-enterprises, Charities, Trustees of trusts, Small businesses and Guarantors.

The FOS will review the complaint to firstly check you are an 'eligible complainant' and secondly whether the complaint is one which they can review. Referral should be made to the FOS within 6 months of receiving our final response.

You can contact the Financial Ombudsman Service by:

- Writing: Send your letter to: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
- Online: Visit www.financial-ombudsman.org.uk to download a form
- Email: complaint.info@financial-ombudsman.org.uk
- Phone: 0300 1239123 or 0800 0234567

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