

Customer Complaints Handling Procedure

Estate Resolution Technologies (UK) Ltd, t/a InheritNOW always strives to treat our customers fairly, sensitively and in a way that reflects our company values. Compliance is at the heart of our business, and this means we aim to deliver good outcomes and to consider the effect on our customers in everything we do. We recognise that sometimes things may go wrong, and we appreciate your feedback so we can improve our service. We are fully committed to resolving any issues in a fair and transparent way.

Our complaints procedure is:

1.	Complaint Raised	
	If you are unhappy with the service you have received, please let us know. You can raise a complaint in writing, by email or by telephone – whichever method is easiest for you. Our contact information is below.	
1.1	Information that will help:	
	Please tell us as soon as possible about your complaint so we can try to put things right. It helps us if you can provide: <ul style="list-style-type: none"> • The exact details of your complaint • How we can contact you regarding the complaint • How we can put things right 	
1.2.	Action we will take:	
	We will always try to resolve your complaint with you at first opportunity. If we are unable to put things right straight away, we may send information about your complaint to our management team who will conduct further investigation in order to bring the matter to a satisfactory resolution.	
2.1	Summary Resolution Letter	Within 3 Working Days
	We will attempt to resolve the complaint within three working days where possible and will issue a Summary Resolution Letter when we have resolved your complaint to your satisfaction. It will also contain details of the Financial Ombudsman Service (or alternative) who you can refer your complaint to if you are not satisfied with our response.	
2. 2	Complaint Acknowledgement	Within 5 working days
	If your complaint cannot be resolved to your satisfaction, we will acknowledge your complaint in writing and your complaint will be referred to management for further investigation.	

3.	Investigation	We aim to conclude our investigation within 8 weeks.
	We will fully investigate the concerns you have raised. We will conclude our investigation as swiftly as possible. We will investigate complaints impartially and fairly.	
3.1	Continued Investigation	Update at 4 weeks
	If our investigation exceeds 4 weeks, we will write to you with an update and explain how much more time may be required.	
4	Resolution	We aim to resolve all complaints within 8 weeks.
	We will aim to resolve your complaint as swiftly as possible. We will advise you of the outcome to your complaint, what we plan to do as a result and the reasons behind our decision. Our final response will be provided in writing and it will outline how you can refer your complaint to the Financial Ombudsman Service if you are not satisfied with our final response.	
4.1	Outstanding Complaints	
	If we are unable to resolve your complaint within 8 weeks, we will write to you and explain why. We will provide you with a time estimate and we will advise you of your rights to refer your complaint to the Financial Ombudsman Service.	

The Financial Ombudsman Service

The Financial Ombudsman Service offer a dispute resolution service for complaints from customers about businesses who offer consumer credit products and services.

The Financial Ombudsman Service contact details are:

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk

Phone: 0300 123 9 123 or 0800 023 4567

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

To refer a complaint to InheritNOW, please contact us on:

Compliance Department

Email: Support@InheritNOW.co.uk

Phone: 0333 555 0569

Address: InheritNOW (UK) Ltd, Building 5, Floor 9, Exchange Quay, Manchester M5 3EF

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO), which is the body that regulates the handling of personal data in the United Kingdom. You can do this online through the ICO's website at www.ico.org.uk, by telephone on 0303 123 1113, or by writing to them at Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.