

Condies Business Recovery and Insolvency Limited

("CBRIL")

Complaints Procedure

We aim to offer the highest possible service to all of our clients. However, if you feel that our service to you has fallen short of what you would expect then we have noted below our guidance on how to complain.

Step 1: Contact us directly

We would ask that all complaints be made in writing to any of our directors, the contact details for whom can be found by following this [link](#).

Making your complaint in writing will ensure that you have a record of what you have said, should there be a requirement to review the initial complaint at a later date.

Certain services we offer may be regulated not only by our [Regulatory Public Body](#) but also by the [Financial Conduct Authority](#).

As a consequence, we may be obliged to respond to your complaint within eight weeks. However, we will endeavour, wherever possible, to do so much sooner advising whether your complaint has been successful or why we need more time to look in to the specifics of your complaint.

We are also required to respond to you in writing to confirm receipt of your complaint, so we would recommend that you ensure that you have received our final response letter or it has been eight weeks since you have complained before you contact the [Financial Conduct Authority](#).

Step 2: Make the complaint yourself

There are many companies that offer to complain on your behalf, usually known as claim handlers, claims firms or claims management companies (CMCs).

But making a complaint to us or the [Financial Ombudsman Service](#) (FOS) is a free, simple process you can do yourself. You can get free help from the FOS, or organisations like the [Insolvency Practitioners Association](#), if you need it.

If you do decide to use a claim handler you should carefully consider whether to pay an upfront fee before your complaint is submitted, as there is no guarantee it will be successful and you could be left out of pocket.

While the 'no win, no fee' approach often advertised might be more appealing than paying money up front, it can mean paying as much as 30% of a refund or compensation to a claim handler.

Step 3: Contact the Financial Ombudsman Service

If you are not happy with our response, we reject your complaint or you do not hear from us within eight weeks, the [Financial Ombudsman Service](#) (FOS) may be able to help you.

The FOS is a free, independent service for settling disputes between financial services firms and their customers.

The FOS will ask us to explain what they think happened and then decide whether to uphold your complaint.

It is important you contact the FOS within six months of receiving a final response from the firm, or the FOS may not be able to deal with your complaint.

Step 4: Take the matter to court

If you do not want to accept a decision by the Financial Ombudsman Service (FOS) and you have not used an independent complaints scheme, as a last resort you may be able to take your case to court.

You would usually start small claims in the Sheriff Courts in Scotland, depending on the circumstances of the case.