

Complaints Policy



Gildencrest Capital Limited

Policy Governance	
Version	
Approved By	Board of Directors
Policy Owner	Compliance Officer
Date Last Reviewed	September 2024
Review Frequency	Annual
Next Review Date	September 2025

I. Introduction

Gildencrest Capital Limited (hereafter "Gildencrest" or "the Firm") is Authorised and Regulated by the UK Financial Conduct Authority (FCA), FRN 564741. You can check the details of our authorisation by searching for either our company name, "Gildencrest Capital Limited," or our FRN number, 564741, on the FCA register at <https://register.fca.org.uk>.

Gildencrest is committed to providing the highest level of service to our clients. However, we acknowledge that there may be times when clients may not be fully satisfied with our services. This policy outlines how the Firm handles complaints, ensuring that they are resolved promptly, fairly, and in compliance with the Financial Conduct Authority (FCA) guidelines.

II. Definition of a Complaint

As defined under the FCA Handbook, a complaint is any expression of dissatisfaction, whether justified or not, from or on behalf of a client regarding the Firm's provision of, or failure to provide, a financial service, or redress in respect of such a service, which:

- Alleges that the complainant has sustained (or may sustain) financial loss, material distress, or material inconvenience; and
- Falls within the scope of our regulatory activities.

Essentially, what this means is that if a client feels our services have caused them any sort of financial loss, distress, or inconvenience, they have the right to raise a complaint. This could involve anything from a service issue, a product not meeting expectations, or delays in handling transactions.

Regardless of whether the issue is perceived as minor or significant, Gildencrest treats every complaint equally with the utmost seriousness and is committed to addressing it in line with our regulatory obligations under the FCA.

A complaint must not include:

- Offensive and derogatory language directed at Gildencrest employees or its affiliates.

III. How to Make a Complaint

Clients wishing to make a complaint may do so via the following channels:

- **Email:** compliance@gildencrest.co.uk
- **Post:** Address to:

Compliance Department,
Gildencrest Capital Limited,
Studio 11, 7th Floor,
One Canada Square,
Canary Wharf,
London, E14 5AA

- **Phone:** +44(0)203 048 4764

Complaints can be submitted by the client directly or by a third party acting on their behalf.

Gildencrest Capital Limited is authorised and regulated by the Financial Conduct Authority (FCA) in the UK - FCA FRN: 564741.
Registered Office: Studio 11, 7th Floor, One Canada Square, Canary Wharf, London, E14 5AA, United Kingdom (UK) Company No:

07604372

IV. Complaints Handling Process

Upon receiving a complaint, Gildencrest will follow a structured process to ensure it is handled promptly and fairly.

First, we will **acknowledge receipt of the complaint** in writing or via email within **five business days** of receiving it. This ensures the complainant is aware that their concerns are being addressed.

Next, the **investigation** begins. The complaint will be investigated thoroughly and impartially by a member of the Compliance team or another suitably qualified person who was not involved in the matter in question. This impartiality is key to ensuring a fair and objective review of the complaint.

Once the investigation is underway, the Firm will **assess the complaint**, review all relevant information, and identify whether any remedial actions are required. This step ensures that the Firm takes appropriate action based on the findings of the investigation.

Finally, we aim to **resolve the complaint** as efficiently as possible. We will endeavour to provide a **final response within four weeks** of receiving the complaint. If we are unable to complete the investigation within this timeframe, we will inform the complainant, explaining the reasons for the delay.

In any event, we will provide a **final response within eight weeks**, which is the maximum time allowed for us to investigate and resolve a complaint. This response will include our findings, any necessary remedial actions, and the next steps for the complainant if they remain dissatisfied.

V. Escalation to the Financial Ombudsman Service (FOS)

If the client is dissatisfied with our final response or if we fail to provide a response within eight weeks, they may escalate the complaint to the Financial Ombudsman Service (FOS). We will provide details of the FOS within our final response, but the FOS contact details are as follows:

- **Website:** <https://www.financial-ombudsman.org.uk>
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Phone:** 0800 023 4567 or 0300 123 9123
- **Phone:** +44 20 7964 1000 (if calling from abroad)
- **Post:** Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR

VI. Time Limits for Complaints

Complaints should be made within **six months** of the Firm's final response or within **six years** from the event giving rise to the complaint (or, if later, three years from when the client became aware of the issue).

VII. Reporting and Continuous Improvement

Gildencrest will report complaints data to the FCA as required and will use complaints information to improve processes and service delivery. This data helps us to identify recurring issues and implement necessary changes to enhance client satisfaction and operational efficiency.

VIII. Contact Information

For any queries about this policy, please contact:

Compliance Department

Email: compliance@gildencrest.co.uk

Phone: +44(0)203 048 4764

Address: Compliance Department,
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