

**Parmenion**

# Complaint management policy

March 2024

# Contents

1. Introduction	2
2. Complaint Definition	2
3. How to make a complaint	2
4. Eligible complainants and referral	2
5. The Financial Ombudsman Service	3
6. Further Information	3
7. Our Complaint Handling Process	4
Get in touch	5

# 1. Introduction

At Parmenion, our main priority is to provide you with the highest standard of service possible. We hope that you are pleased with the service that we provide. We however appreciate that in certain situations issues can occur and you may feel the need to make a complaint to us. If you feel you have cause to make a complaint, we would like you to let us know. Complaints can assist us in resolving issues, and your feedback can help us to improve our services.

**Complaints can always be made to Parmenion free of charge.**

A dedicated Incident and Complaints Manager within our head office in Bristol is responsible for overseeing complaints.

# 2. Complaint Definition

The FCA defines a complaint as an expression of dissatisfaction (oral or written) about the provision of, or failure to provide, a financial service. It alleges how you have suffered (or may suffer): financial loss, material distress, or material inconvenience.

# 3. How to make a complaint

If you wish to make a complaint about any element of our service, or the products and investments that we offer, you can write to us at the following address:

Complaints Team  
Parmenion Capital Partners LLP  
Aurora  
Counterslip  
Bristol  
BS1 6BX

Alternatively, you can also make a complaint by:

**Telephone:** 0117 204 7678 (Asking for our Complaints Team)

**E-mail:** [complaints@parmenion.co.uk](mailto:complaints@parmenion.co.uk)

# 4. Eligible complainants and referral

Parmenion will investigate all complaints fairly and thoroughly in line with strict timescales, regardless of who the complaint is made by. We will communicate with you, and your appointed contact (if requested) regularly until the complaint is resolved.

Under rules set by our regulator, certain complaints made by eligible complainants will be provided with structured communication as detailed in the complaint handling process below. You will also be afforded the right to refer your complaint to the Financial Ombudsman Service where you are dissatisfied with the outcome you have received.

An eligible complainant is “a person eligible to have a complaint considered under the Financial Ombudsman Service, as defined in DISP 2.7(“Is the complainant eligible?”). The full details relating to eligible complainants can be found within the FCA Handbook here:

<https://www.handbook.fca.org.uk/handbook/DISP/2/7.html#D158>

For example, eligible complainants could be, but are not limited to;

- A Consumer (a “natural person acting for purposes outside their normal trade, business or profession”) i.e. an individual.
- Micro Enterprises
- Charities with annual income less than £6.5m at the time we receive the complaint
- Trustee of a trust with a net asset value of less than £5m at the time we receive the complaint

Where we feel that it is more relevant that your complaint is handled by another respondent, we will refer your complaint to them so that this may be handled appropriately.

## 5. The Financial Ombudsman Service

Once a firm has had an opportunity to resolve the complaint, all eligible complainants have the right to refer their complaint to the Financial Ombudsman if they are dissatisfied with the outcome they have received, free of charge.

The Financial Ombudsman Service is an independent body that helps to resolve complaints between financial service companies and customers. They are independent and impartial and therefore will not take sides over matters. They have legal powers to put things right where they feel this is required.

You can contact to The Financial Ombudsman using the following details:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Telephone:** 0800 023 4567

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information on the Financial Ombudsman Services can be found on their website:  
[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

## 6. Further Information

If you require any further information about how Parmenion handles complaints, please do not hesitate to contact us on the contact details found above.

## 7. Our Complaint Handling Process

1. We will acknowledge your complaint upon receipt and aim to investigate and resolve it by close of business on the third working day following receipt, wherever possible. Where your complaint is resolved within three working days of receipt and we have communicated this verbally with you, we will issue you with a summary resolution communication, detailing further steps that you can take if you remain dissatisfied with this outcome. In the event we are unable to resolve the issue by the end of the third working day, a written acknowledgement of your complaint will be sent to you promptly. We will outline our understanding of your complaint and the following process will apply.
2. We will further investigate the matter, ensuring that you are kept updated on the progress of your complaint throughout the process. All communications will be in plain English and should you wish to contact us directly at any point during the process you are free to do so. We will consider your concerns thoroughly and objectively and will aim to resolve your complaint within 8 weeks of the original receipt.
3. The final response issued to you will include the following:
  - A summary of the complaint, the factors considered as part of the investigation and how these are drawn together in the conclusion reached.
  - The outcome of the investigation, and where appropriate details of any redress or remedial action that is to be taken and any time limits that may apply.
  - An explanation that, if you are unhappy with the outcome of our investigation, you should refer your complaint to the Financial Ombudsman Service (FOS) within six months of the date on our final response letter.
4. If, after 8 weeks, we have not issued a final response we will write to you to explain why we have not been able to issue a final response. If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response letter from us.

5. We analyse each complaint received to record any errors that may have occurred. This information along with details of the complaints is reviewed by the Incident and Complaints Manager and senior management on a regular basis to ensure that we are making any improvements necessary and carrying out any required additional staff training.

# Get in touch

If you'd like to chat to us about the contents of this document, please get in touch.

Phone:

0345 519 0100

Email:

[mail@parmenion.co.uk](mailto:mail@parmenion.co.uk)

## **Parmenion**

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