

Complaints Procedure

Backhouse Independent Financial Services Limited | Oakmount House, 7-9 Carrside, Nelson, Lancashire BB9 6RX | 01282 677776 | August 2026

OUR COMMITMENT TO YOU

Backhouse Independent Financial Services Limited aims to provide a high standard of service to every client at all times. However, if something does go wrong, or you feel we have not met the standards you expect, we want to know about it so we can put matters right. This page explains how to make a complaint and how we will deal with it. Making a complaint will not cost you anything.

HOW TO MAKE A COMPLAINT

You can make a complaint in whatever way is most convenient for you: in writing, by telephone, by email or in person. Please contact:

The Compliance Officer,
Backhouse Independent Financial Services Limited
Oakmount House, 7-9 Carrside
Nelson
Lancashire
BB9 6RX
Tel: 01282 677776
Email: advice@backhouseifs.co.uk

To help us investigate your complaint quickly, it is helpful if you can provide your name and contact details, details of the product or service your complaint relates to, a description of your concerns, and copies of any relevant documents.

WHAT WE WILL DO

We take every complaint seriously and will handle yours in line with the Financial Conduct Authority's dispute resolution rules. When we receive your complaint we will:

1. Acknowledge your complaint promptly, normally within five business days.
2. Investigate it thoroughly and fairly. Wherever possible the investigation will be carried out by a senior person who was not directly involved in the matter you have complained about.
3. Keep you informed of the progress of our investigation.
4. Provide you with a final response as soon as possible, and in any event within eight weeks of receiving your complaint. Our final response will set out our findings, our decision and the reasons for it, together with details of any remedial action or redress we consider appropriate.

If we are unable to give you a final response within eight weeks, we will write to explain why and tell you when we expect to be able to provide one.

THE FINANCIAL OMBUDSMAN SERVICE

If you are not satisfied with our final response, or if eight weeks have passed since you first raised your complaint with us and you have not received a final response, you may be entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is a free, independent service for settling disputes between consumers and financial services firms. Any referral should normally be made within six months of the date of our final response.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations, you may be entitled to compensation from the scheme, depending on the type of business and the circumstances of your claim. Further information is available from the FSCS at www.fscs.org.uk or on 0800

678 1100.

Backhouse Independent Financial Services Limited is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number: 126319. This complaints procedure was last updated in August 2026.