

Complaint Handling Procedures

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Radiant Financial Group Limited endeavours to maintain a high standard of service for our clients. Where we become aware of a client's concern or dissatisfaction, we give priority to resolving the matter as soon as possible and that your concerns are investigated fully and fairly within a reasonable timescale.

The Group complaint handling procedures extend to all clients of the Radiant Financial Group, including the subsidiaries:

- Radiant Financial Planning Limited
- Radiant Asset Management Limited
- Radiant Platform Management Limited

Complaint Handling

Any complaint or expression of dissatisfaction received is recorded in our Complaints log and passed to our Compliance Department for investigation.

We will ensure that:

Complaints are handled promptly and thoroughly;

- Complaints are investigated by an employee of sufficient experience and competence, who was not directly involved in the matter which is the subject of the complaint;
- The person charged with responding to complaints will have the authority and level of seniority to settle complaints (including the offering of redress where appropriate) or to have ready access to someone who has the necessary authority;
- Responses to complaints will address adequately the subject matter of the complaint and, where a complaint is upheld, offer appropriate redress; and
- Take reasonable steps to ensure that it remedies any specific problem identified by a complaint. In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you, the client, directly.
- We will enclose a copy of your original complaint letter.
- We will write to you, the client, providing the contact details of the firm and invite you to get in touch with them direct.

Timescales

Upon receipt of a complaint, we will do all we can to resolve your concerns within three business days and confirm this to you in writing if possible. If we cannot do this, we will write to you within five working days to acknowledge receipt of your complaint and confirm our understanding of your concerns.

Within 8 weeks of the complaint being acknowledged receipt of, we will provide you with either:

A holding letter updating you on the current position if we have not been able to conclude our investigations at this time and if applicable, provide the web link of the Financial Ombudsman Service (FOS), explaining that you may have the right to forward your complaint to them.

Or

A final response letter including with the web link to FOS link explaining that you may have the right to forward your complaint to FOS within six months of the date of our final response letter, otherwise you may lose this referral right.

If you inform us that you do not agree with our final response letter, then a closure letter may be sent to you within a reasonable timescale after our final response letter was sent. This would confirm that the decision in our final response letter stands and any further grievance may be forwarded by yourself to FOS.

Please bear in mind that if your complaint involves information being obtained from third parties some delays could be beyond our control. We will, however, pursue information on a regular basis.

All correspondence will be fair and reasonable and refer to the facts known.

www.radiantfinancialgroup.co.uk

For your brighter future

Radiant Financial Group Limited is registered in Jersey under company number RC132037. Registered office: Aztec Group House, 11-15 Seaton Place, St Helier, Jersey, JE4 0QH. The Radiant Financial Group includes Radiant Financial Planning Limited, Radiant Asset Management Limited and Radiant Platform Management Limited which are authorised and regulated by the Financial Conduct Authority in the United Kingdom.

Radiant Asset Management Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number (FRN): 962780. Registered in England. Company registration no. 13497014. Registered address: Sovereign Place, 20 The Point, Market Harborough, Leicestershire, LE16 7QU. Radiant Asset Management Limited is part of the Radiant Financial Group.

Radiant Financial Planning Limited is authorised and regulated by the Financial Conduct Authority, Firm Registration Number (FRN) 192396. PPS is a trading name of Radiant Financial Planning Ltd. Registered in England, Company Registration no. 03916451. Registered Address: Sovereign Place, 20 The Point, Market Harborough, Leicestershire, LE16 7QU. Radiant Financial Planning Limited is part of the Radiant Financial Group.

Radiant Platform Management Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number (FRN) 955682. Registered in England. Company registration number: 13496997. Registered Address: Sovereign Place, 20 The Point, Market Harborough, Leicestershire, LE16 7QU. Radiant Platform Management Limited is part of the Radiant Financial Group.