



Universal Partners

Complaints Handling Policy

Objective

Universal Partners FX Ltd ("Universal Partners", "we") is committed to providing excellent customer service and ensuring that any complaints received are handled promptly, fairly, and transparently. The objective of this policy is to outline the process for handling complaints in accordance with the Financial Conduct Authority (FCA) guidelines and regulations.

Definition of a Complaint

A complaint is defined as "any expression of dissatisfaction, whether oral or written, received from a client or potential client regarding our company's services or the conduct of our employees or representatives."

Complaint Handling Principles

Universal Partners adheres to the following principles when handling complaints:

1. Accessibility

We ensure that our clients have easy access to our complaint handling process and understand how to submit a complaint.

2. Fairness

We treat all complainants fairly and impartially, regardless of their status or relationship with our company.

3. Efficiency

We aim to resolve complaints promptly, within reasonable timeframes.

4. Transparency

We provide clear and understandable information about our complaint handling process to complainants.

5. Accountability

We maintain records of all complaints and review them regularly to identify areas for improvement.

6. Continuous Improvement

We use complaint data to improve our services, systems, and procedures to prevent future complaints.

Complaint Handling Procedure

1. Complaint Submission

A complaint can be submitted through various channels:

- phone: +44 (0) 207 190 9559,
- email: complaints@universalpartners.com, and
- letter, or in person: Universal Partners FX Ltd, Sierra Quebec Bravo, 77 Marsh Wall, Canary Wharf, London, E14 9SH

Complaints should be addressed to the Compliance Department.

We encourage complainants to provide all relevant details, including their account information and the nature of the complaint.

2. Complaint Acknowledgment

Upon receiving a complaint, we will acknowledge it promptly, typically within 5 business days.

The acknowledgment will provide information about the expected timeline for resolution.

3. Complaint Investigation

Our dedicated Compliance Team will investigate the complaint impartially.

The Complaints Team member will review all relevant information and may request additional details from the complainant, if necessary.

We aim to resolve complaints by the end of 15 business days after receiving it. If the resolution takes longer, we will provide regular updates to the complainant, explaining the reasons for the delay and the expected timeframe for resolution.

4. Complaint Resolution

Once the investigation is complete, we will communicate the outcome to the complainant in writing as our final response no later than 8 weeks after the receipt of the complaint.

If the complaint is upheld, we will contact you and discuss a resolution and may offer appropriate redress or compensation, as applicable.

If the complaint is not upheld, we will provide a clear explanation of our decision and the reasons behind it.

5. Complaint Resolution

If the eligible complainant (Private individuals i.e. consumers, Micro-enterprises, or small charities and trusts) is dissatisfied with the outcome or resolution, they have the right to escalate the complaint.

If more than 8 weeks for services provided by our company after the date of your complaint was received has passed and you have not received a final response, or you are dissatisfied with the outcome of the final response you have the right to complain to the Financial Ombudsman Service ("FOS"). The FOS can be reached at: Exchange Tower, London, E14 9SR. Further information can be found on www.financialombudsman.org.uk

In certain circumstances you may also be able to submit your complaint to the Financial Conduct Authority ("FCA"). Please contact the FCA on 0800 111 6768. Further details can be found on <http://www.fca.org.uk>

We cooperate fully with any external dispute resolution services and regulatory bodies involved in the complaint resolution process.

Training and Staff Awareness

All employees and representatives involved in the complaint handling process receive appropriate training on the company's complaint handling policy and procedure.

We ensure that staff members are aware of their responsibilities, including treating complainants fairly, maintaining confidentiality, and handling complaints promptly and professionally.

Documentation and Reporting

We maintain a central register of all complaints received, including details of the complaint, actions taken, and resolutions.

Regular reports on complaints are prepared and shared with senior management to monitor trends, identify areas for improvement, and ensure compliance with FCA regulations.

Review and Improvement

We will review our complaint handling policy and procedure periodically, considering feedback from complainants, changes in regulations, and internal audits.

Any necessary improvements to the policy or procedure will be implemented promptly and communicated to relevant staff members.

This Complaint Handling Policy is designed to ensure that Universal Partners handles complaints effectively and in accordance with FCA regulations. By adhering to these guidelines, we aim to maintain high levels of customer satisfaction and continually improve our services.