

4. Complaints

What to do if you have a complaint?

We hope that you will be satisfied with the service that we provide. If you wish to register a complaint, please contact us via any of the following methods:

In Writing:	Ian Barnes, Kingsmead Financial Planning Ltd, 1 The Acorns, Wingrave Road, Aston Abbots, Aylesbury, Bucks, HP22 4LT
By Telephone:	07715 423111
By Email:	ian@kingsmeadfp.co.uk

If we cannot resolve your complaint to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service.

Full details can be found on its website at www.financial-ombudsman.org.uk

The Financial Ombudsman Service do not have the power to make judgements in respect of Buy-to-Let mortgages where the mortgage was taken out predominantly for investment or business purposes. This includes most Buy-to-Let Mortgages. Our final response to any complaint will tell you whether you have the right to refer it to the Financial Ombudsman Service.

5. Data Security & Privacy

Electronic verification of identity

We are required by law to confirm your identity. This means we need evidence of who you are and where you live. If the service is being provided to a legal entity (for example, a limited company or partnership) we are required to verify the identity of the beneficial owners, Directors or partners. This is to comply with money laundering regulations.

We may attempt to check your identity electronically based on information we hold. We may also pass on and exchange information with appropriate agencies in order to carry out those searches and checks. Where the check is unsuccessful, we will require alternative proof of identification.

Electronic identity checks will leave an enquiry footprint on your credit file for each check carried out but will not affect your credit score. In making use of our services, you confirm your acceptance of our use of credit reference agencies which will result in such a record.

6. Other Important Information

Payments to us

You should only pay money to us in respect of any fees we have charged for our services. We accept no other payments. We do not accept payments in cash.

You should pay third parties, such as providers or lenders directly.

We are not authorised to hold client money (that is, money which is to be held or processed on your behalf).