

Marketstar takes complaints and expressions of dissatisfaction very seriously.

Marketstar regards a complaint as any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which;

- a) Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- b) Relates to an activity of our firm, or of any other firm with whom we have some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.

An eligible complainant is:

- a Private Individual; or
- a Micro Enterprise; or
- a Charity with annual income of less than £1 million; or
- a Trustee of a trust with a net asset value of less than £1 million.

## Receiving a complaint

All complaints, whether oral or written and made by or on behalf of a client, will be referred to our Complaints Officer, even if the complaint has already been resolved by an apology.

The Complaints Officer will review the details surrounding the matter complained about and will carry out an investigation of the complaint.

All complaints will be investigated competently, diligently and impartially; be assessed fairly, consistently and promptly and; all relevant factors will be taken into account.

## Making a complaint

Please write a letter to the following address:

Complaints Officer,  
Fairstone Private Wealth Ltd.,  
1 The Bulrushes, Boldon Business Park,  
Tyne & Wear. NE35 9PF

## Acknowledging a complaint

The Complaints Officer will acknowledge the complaint in writing within five working days. In relation to oral complaints, the written acknowledgement will set out our understanding of the complaint and will invite you to contact us if our understanding is incorrect.

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The acknowledgment letter will outline the result of the investigation if this has been completed. If the investigation has not been completed, the acknowledgement letter will confirm that we will:-

- a) Provide you with regular updates on our progress.
- b) Advise you that if our investigation has not been completed within 8 weeks of our receipt of the complaint, we will write to you informing you why we are not yet in a position to resolve your complaint and provide details of your right to refer the matter to the Financial Ombudsman Service.
- c) Advise you that on completion of our review, we will write to you, informing you of the outcome.

## **Resolving a complaint**

Following the completion of the investigation, the Complaints Officer will issue our Final Response Letter. This will be fair, clear and not misleading and will provide you with:

- Details of our investigation;
- If relevant, any offer of remedial action(s) and/or the appropriate level of redress, together with the basis of calculation;
- Details of your right to refer the matter onto the Financial Ombudsman Service (FOS) and advise that this must be done within 6 months from the date of this letter, or they may lose that right; and
- Contact details of the FOS

Following the issue of our Final Response, where we receive confirmation that you are satisfied with the findings and outcome of the investigation, the complaint will be considered to be closed.

If no confirmation is received within 8 weeks of our Final Response, the complaint will also be considered closed: however, as part of our policy of Treating Customers Fairly (TCF) should you contact us after 8 weeks we will review any further correspondence accordingly.

## **Referring a complaint to another firm**

If a complaint is received whereby we have reasonable grounds to be satisfied that another firm is solely or jointly responsible for the issue(s) raised, the case will be referred promptly, to that firm.

We will inform you of the referral and provide you with the other firms contact details.

If the firm is responsible on a joint basis, we will investigate those issue(s) in line with our normal procedures.

'Marketstar' is a trading name of Fairstone Private Wealth Ltd. which is authorised and regulated by the Financial Conduct Authority - FRN 457558.

Registered Office Address: 1 The Bulrushes, Woodstock Way, Boldon Business Park, Tyne and Wear, NE35 9PF. Registered in England and Wales under company number: 05869447.