

Complaints Procedure – For Clients of Sommerville Advisory Markets

If for any reason you wish to lodge a complaint with us with regards to any of the services we may provide you, we operate a clear complaints policy in line with our regulator's guidance:

1. An initial objection or complaint of a general nature should be directed in the first instance to the individual of the firm with whom you have existing contact. It is advisable to do this by email such that it can easily be retrieved and the nature of your complaint clearly expressed. It is imperative that you raise a complaint, criticism or query with us promptly such that we may be able to reasonably address or rectify it.
2. If within a reasonable period of time (up to three working days of receipt by us) your complaint has not been dealt with to your satisfaction, you should redirect your complaint to the compliance officer or key officers of the firm.*
3. Upon receipt we will endeavour to acknowledge your complaint within 2 working days.
4. We will then respond to your complaint more fully within 2 weeks. Our response may involve a request from you for further information pertaining to the complaint and the background to it to be provided to us to assist us in handling the complaint fairly to both parties.
5. Within one calendar month of receiving and thoroughly reviewing the formal complaint we will contact you to advise you what action, if any, we propose is taken. If our proposal is not accepted by you then you must advise us of this within 2 weeks of the communication being made. Save for any further correspondence between parties, if you wish to pursue the complaint, and only if you are a Retail Client under MiFID rules, you may then refer this complaint directly to the Financial Ombudsman Service (FOS). Please visit www.financial-ombudsman.org.uk Tel 0800 023 4567 for further information.
6. It is important that both parties make all reasonable efforts to reach a mutually acceptable outcome to a formal complaint directed to the firm before considering taking the complaint to the FOS.
7. If your complaint is accepted by the FOS then the FOS will contact the firm to inform us of this and the details of the complaint in full.
8. We will then be required to provide the FOS with all supporting documentation and correspondence between us and an account of why we dispute the complaint. This process may take up to 9 months.
9. The FOS will reach a judgement and if this involves any action to be taken by the firm then this will be communicated to both parties.
10. If the FOS concludes that no further action is required by the firm then you may be able to appeal the decision and independent arbitrators appointed by the FOS will pass judgement accordingly.
11. Please note that if we receive a formal complaint we are obliged by our regulator to record and report this on a periodical basis. We must also report when a complaint has been dealt with and the outcome concluded. If you do not respond to our communications or any proposed actions we may suggest to you to resolve the complaint within 4 weeks of us communicating this to you, then we shall consider the complaint closed.

Contact Details For Formal Complaints:

In the first instance please contact Paul Sommerville on +353 (0) 1 5163142 paul.sommerville@sam.ie

Head of compliance: Richard Cunningham +44 (0) 845 504 9745 r.c@agincourtfinancial.com

Sommerville Advisory Markets is a trading name of Agincourt Financial Limited. FSA number 197236