

## **Complaints Procedure**

### **Making a Complaint**

If at any time you have a reason to make a complaint about the services that we provide for you, then you should initially contact us by phone, fax, email or in writing at the following details:

Network Insurance & Financial Planning  
Network House,  
3 Jubilee Terrace, South Esplanade,  
St Peter Port, Guernsey, GY1 1AH

Email: [admin@network.gg](mailto:admin@network.gg)

Website: [www.network.gg](http://www.network.gg)

Telephone: 01481 701 400

Fax: 01481 701 456

Please address your complaint to the Managing Director.

### **Receipt of a Complaint**

Upon receipt of a complaint, we will acknowledge your complaint within 5 working days and explain how we will handle your complaint and indicate when you may expect our reply.

Where possible we will keep you reasonably informed as to the progress but will aim to provide a formal written response within 28 working days from receipt of the original complaint.

If a written final response cannot be provided within this timescale we will write with an explanation as to the progress and the likely timescale involved but in any event you will receive a response within 3 months of us first receiving the complaint.

The final response will either:

- accept the complaint and offer any appropriate redress and/or remedy; or
- offer redress and/or remedy without accepting the complaint; or
- reject the complaint and give clear reasons for doing so.

In the event that your complaint relates to activities or services provided by another party, we will ensure that your complaint is forwarded to the appropriate party and we will assist you wherever possible in resolving the complaint

### **Channel Island Financial Ombudsman**

If you are not satisfied with our final response to your complaint, you can refer your complaint to the Channel Islands Financial Ombudsman (CIFO).

You must contact CIFO about your complaint within six (6) months of the date of the final response or CIFO may not be able to review your complaint.

You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

You can contact CIFO at:

Channel Islands Financial Ombudsman (CIFO)  
P O Box 114  
Jersey, Channel Islands  
JE4 9QG

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

Jersey local phone: 01534 748610

Guernsey local phone: 01481 722218

International phone: +44 1534 748610