

This procedure is operated by Rockcourt Financial Services trading as Rockcourt in relation to its insurance and investment business services provided under the Consumer Protection Code.

**Our objectives:**

- To respond to complaints in a courteous, timely and fair manner.
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
- To endeavour to achieve a situation where our customer feels we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services Ombudsman or Pensions Ombudsman.

**Procedure**

1. Colm O'Flaherty is the person responsible for complaints in the Company
2. Rockcourt will establish and maintain a complaints file and all complaint records will be kept for six years.
3. Where Rockcourt receives an oral complaint, we will offer the consumer the opportunity to have the complaint treated as a written complaint. The Company will investigate the complaint on the basis of our understanding of the issue.
4. Rockcourt will acknowledge in writing each complaint within 5 business days of receipt. This acknowledgement will contain a copy of these procedures and notification that the complainant can refer the matter to the Financial Services Ombudsman or the Pensions Ombudsman if he/she is not happy with the outcome of our investigation, or if the matter has not been resolved within 40 business days, the anticipated timeframe within which the firm hopes to resolve the complaint.
5. We shall investigate the complaint as swiftly as possible, and, the complainant shall receive a written report on the progress of the investigation every 20 business days.
6. Within 5 business days of the conclusion of our investigation of the complaint, Rockcourt shall send a written report of the outcome of this investigation. This report shall include, an explanation of the terms of any offer that the firm is prepared to make in settlement of the complaint. We will also inform the complainant of the right to refer the complaint to the Financial Services Ombudsman or Pensions Ombudsman and will provide the consumer with the contact details of such Ombudsman.
7. Where it appears to Rockcourt that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the Financial Services Ombudsman or Pensions Ombudsman.
8. Colm will review the file before its conclusion, and attempt to identify any procedures that can be implemented by our Company to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the Written Procedures file.