

Complaints

At Cadro Technologies Limited (“Cadro”), we are dedicated to providing great customer service. However, we acknowledge that there may be occasions where we may fall short of your expectations. If there are any aspects of our service that you are unhappy with, we encourage you to let us know straight away. We are committed to resolving any issues promptly and fairly.

Our complaints procedure leaflet is intended to help you understand how we handle and address your complaints.

How to raise a complaint

At Cadro, we are committed to dealing with complaints promptly and fairly. If you are an eligible complainant and are unhappy with any aspect of the service that we have provided to you, please let us know:

- In writing: Edward Heaton, General Counsel and Head of Compliance, Cadro Technologies Limited, Berkeley Square House, Berkeley Square, London W1J 6BD
- By phone: 020 3836 3300
- By email: edward.heaton@cadro.com

Please provide us with your name and address with full details of your complaint.

Our procedures

On receipt of your communication, we will undertake an assessment as to whether it is a complaint and should be handled in line with our complaints policy.

We will provide written acknowledgement of your complaint promptly and will keep you informed of our progress in reviewing your complaint.

We will ensure that we investigate all complaints competently and diligently. We will review the complaint impartially and will ensure that we seek additional information where necessary. Our assessment of the complaint will be made promptly, fairly and consistently. We will review the subject matter of the complaint and assess whether the complaint should be upheld. We will assess the remedial action or redress that is appropriate if the complaint is upheld and will also assess whether any other respondent party is solely or jointly responsible for the issue raised within the complaint. Where any offer of remedial action or redress is accepted, we will ensure that we comply with the terms of this.

Complaints settled within 3 business days

If we resolve your complaint within **three business days** we will provide you with a written summary resolution which will contain details as to how you may escalate your complaint to the Financial Ombudsman Service (“FOS”), if applicable, and should you be dissatisfied with our resolution.

Within our written resolution, we will provide details as to any findings we have made as a result of our investigation into your complaint and whether any remedial action will be taken by ourselves. We will ask you to confirm if you are satisfied with our conclusion.

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If you are not satisfied with our conclusion, we will not close your complaint and will continue to seek resolution.

If unresolved at 4 weeks

If we feel your complaint requires further review and we cannot respond to you with a resolution within 4 weeks, we will inform you of this. We will provide you with details of who is responsible for handling your complaint at Cadro, and they will provide you with updates.

Final response

We will provide you with a written Final Response Letter within eight weeks of the date of your original complaint. Within this letter, we will provide details as to any findings that we have made as a result of our investigation into your complaint and whether we will take any remedial action.

If you are not satisfied with our response or your complaint remains unresolved after eight weeks, it may be possible to refer it to the FOS. You have six months following our response to your complaint (including complaints resolved within three days), to refer your complaint to the FOS. We reserve the right to waive this time limit, and if we do waive the relevant time limit, we will provide you with notice of this as per the FCA Handbook, DISP 1 Annex 3R.

Financial Ombudsman Service (FOS)

The Financial Ombudsman Service is a free service that settles complaints between consumers and businesses that provide financial services.

As mentioned above, if you are an eligible complainant and are dissatisfied with our resolution, you may refer your complaint to the FOS.

The contact details for the FOS are:

Address: The Financial Ombudsman Service Exchange Tower London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone: 0800 023 4 567 or 0300 123 9 123

Further information is available on the website for the Financial Ombudsman Service which can be found here: <http://www.financial-ombudsman.org.uk/>