

Complaints Policy

At **Loyalty Financial Consultancy Ltd**, we are committed to providing the highest standard of service to all our customers. However, if you are dissatisfied with any aspect of our service, we want to hear from you so that we can put things right and improve for the future.

What to Do If You Have a Complaint

As an **Appointed Representative of Sesame Limited**, all complaints relating to our business must be handled and investigated by **Sesame Limited**, our principal firm. You should **not** send your complaint directly to us for resolution. Instead, please contact Sesame's **Customer Relations Department** using the details below.

How to Contact Sesame Limited

By Email: CustomerRelations@sbg.co.uk

By Post:

Customer Relations Department
Sesame Limited
Fourth Floor, Jackson House
Sibson Road
Sale
M33 7RR

By Phone: 0345 045 6800

What Happens Next

- Sesame's Customer Relations Department will acknowledge receipt of your complaint.
- They will then carry out a full and fair investigation in accordance with FCA regulations.
- You will receive a final written response within 8 weeks of your complaint being received.
- If your complaint cannot be resolved within that time, Sesame will explain why and tell you when you can expect a final response.

If you are dissatisfied with the outcome, you may refer your complaint to the **Financial Ombudsman Service (FOS)** for an independent review.

Financial Ombudsman Service Contact Details

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk

Important Information

- Loyalty Financial Consultancy Ltd will notify Sesame Limited of any complaints received within 24 hours.

- You should not contact our office directly to resolve complaints, as this could affect the investigation process.
- All records of complaints and communications will be retained securely for regulatory purposes.

Loyalty Financial Consultancy Ltd

FCA Firm Reference Number: 834082

Appointed Representative of **Sesame Limited**, which is authorised and regulated by the Financial Conduct Authority (FRN: 150427).

Registered in England & Wales No. 11792268

Registered Office: Office 2, 58 Peregrine Road, Ilford, England, IG6 3SZ