



SI Capital Ltd.

Complaints Handling Procedure for Customers
August 2025

Contents

1	Introduction.....	3
2	How to Make a Complaint.....	3
3	What Happens Next.....	3
4	Our Commitment to Consumer Duty.....	4
5	Your Right to the Financial Ombudsman Service (FOS).....	4
6	Record Keeping & Confidentiality	4

1 Introduction

SI Capital Ltd. is committed to treating all customers fairly. If you are dissatisfied with any aspect of our service, we want to hear from you so we can resolve the matter promptly and fairly.

This procedure explains how you can make a complaint, how we will handle it, and your rights if you remain dissatisfied.

2 How to Make a Complaint

You can make a complaint free of charge by any of the following methods:

- **In writing (post):**
SI Capital Ltd.
46 Bridge Street
Godalming
Surrey GU7 1HL
- **By email:** maurice.castiello@sicapital.co.uk
- **By telephone:** 01483 413500
- **In person:** At our office during business hours.

Please include your full name, contact details, a clear description of your concerns, any relevant documents, and the outcome you are seeking.

3 What Happens Next

Step 1: Acknowledgement

- We will acknowledge your complaint promptly, usually by the next business day.
- If your complaint can be resolved to your satisfaction within **3 business days**, we will send you a **Summary Resolution Communication** confirming this.

Step 2: Investigation

- If your complaint cannot be resolved within 3 business days, we will send you a formal **Acknowledgement Letter**.
- Your complaint will then be fully investigated by our Complaints Management Function.
- We may contact you for further information if required.

Step 3: Updates

- If your complaint remains unresolved after **4 weeks**, we will send you a **Holding Letter** explaining the progress of our investigation and when you can expect a resolution.

Step 4: Final Response

- We aim to issue a **Final Response** within **8 weeks** of receiving your complaint.
- Our Final Response will:
 - Confirm whether your complaint has been upheld or rejected.
 - Explain the reasons for our decision.
 - Detail any redress or compensation offered.
- Inform you of your right to refer your complaint to the **Financial Ombudsman Service (FOS)** if you are an eligible complainant.

4 Our Commitment to Consumer Duty

SI Capital Ltd is committed to the FCA's Consumer Duty, which requires us to deliver good outcomes for retail customers. This includes making it easy for you to raise a concern, ensuring your complaint is handled promptly and fairly, and keeping you informed in clear and transparent language throughout the process.

5 Your Right to the Financial Ombudsman Service (FOS)

If you are an eligible complainant and remain dissatisfied after receiving our Final Response, or if 8 weeks pass without resolution, you may refer your complaint to the Financial Ombudsman Service, free of charge.

Contact details:

- Website: www.financial-ombudsman.org.uk
- Telephone: 0800 023 4567 or 0300 123 9123
- Email: complaint.info@financial-ombudsman.org.uk
- Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR

You must refer your complaint within **6 months** of the date of our Final Response letter.

6 Record Keeping & Confidentiality

We keep full records of all complaints in line with FCA and UK GDPR requirements. Your complaint will be handled confidentially and will not affect your relationship with us.