How we handle complaints
Fidelity always strives to provide products and services of the highest standard. However, we realise there could be times when you may want to complain about an aspect of our work. We take all complaints extremely seriously and do our best to resolve them satisfactorily as quickly as we can.

The procedure outlined below applies to all complaints, whether they are received over the phone, by letter, fax or electronic mail.

Acknowledging your complaint
We will acknowledge your complaint in writing within five working days of receiving it. If we receive a complaint outside normal working hours, it is treated as if it had arrived at the start of the next working day. In some cases we will have had enough time to look into the matter and see what has gone wrong. If so, we will give you a full response in this letter.

Complaints that need further investigation
If we do not reach a decision in time to include it in your acknowledgement letter, we will continue to investigate, in order to find out:

• what has gone wrong
• whether our service has fallen below the standard we strive to achieve
• what needs to be done to put things right

No later than four weeks after we receive your complaint we will contact you again. If we cannot give you the results of our investigation, we will explain why we are not yet in a position to do so and tell you when we will next contact you.

In the unlikely event that we have not finished investigating your complaint eight weeks after we received it, we will send you a further letter to:

• explain why we have not been able to reach a decision
• let you know when you can expect our final decision
• if appropriate, tell you how you can refer your complaint to the Financial Ombudsman Service or the Pensions Ombudsman should you be unhappy about the delay

When we send you a letter to say we have dealt with your complaint, we will give the reasons for any decision that we have come to. If you are not happy with our response, you may be entitled to refer your complaint to one of the relevant bodies shown below:

Financial Ombudsman Service
Exchange Tower
183 Marsh Wall
London E14 9SR

Helpline: 0800 023 4567 or 0300 123 9123
www.financial-ombudsman.org.uk

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London E14 4PU

Helpline: 0800 917 4487
www.pensions-ombudsman.org.uk

If your complaint is about a service or product you bought online, you can submit the complaint using the Online Dispute Resolution (ODR) Platform at ec.europa.eu/consumers/odr

Complaints submitted to the platform will be dealt with by approved alternative dispute resolution providers, which in our case would be the Financial Ombudsman Service. The platform will facilitate resolution of the complaint rather than actually resolving them.