

PROVEGO COMPLAINTS POLICY

If you have any complaints about our service, please write with details to:

Managing Director

Provego Limited
Lasyard House
Underhill Road
Bridgnorth
Shropshire
WV16 4BB

Email: tc@provego.co.uk

What will happen if You complain:

1. We will acknowledge Your complaint within five working days of receipt
2. We will try to resolve the complaint within five working days, but some cases may take a little longer to investigate, in which case we will write to You with a response within eight weeks of the date we receive Your complaint.
3. If Your complaint should be dealt with by another party, We will refer it to that other party but will advise You when this occurs.

Once you have followed our complaints procedure, if you remain dissatisfied and you are an eligible complainant, you have six months to refer the matter to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The Financial Ombudsman Service can be contacted via:

Post: Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Phone: 0800 0234 567 (free for people phoning from a “fixed line”, for example, a landline at home) or 0300 1239 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)

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

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve it.

Following the complaints procedure does not affect your right to take legal action.

Eligible complainants are:

- **Consumers** – defined as natural persons acting for purposes outside of their trade, business or profession
- **Micro-Enterprise** – defined as enterprises which:
 - employ fewer than 10 persons and
 - have a turnover or annual balance sheet that does not exceed €2 million
- **Small Business** – defined as small businesses which:
 - has an annual turnover of less than £6.5 million and
 - employs fewer than 50 persons or a balance sheet total of less than £5 million
- **Charity** – which has an annual income of less than £6.5 million
- **Trustees of a trust** – which has a net asset value of less than £5 million

Provego Underwriting is a trading name of Provego Limited which is registered in England and Wales under Company Number 09366935. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Provego Limited is an Appointed Representative of Bspoke Commercial Limited, who is authorised and regulated by the Financial Conduct Authority, FRN: 709456.