



Consumer Complaints Procedure

Fitzserv Consultants Ltd trading as IMO Financial Services is authorised by the Central Bank of Ireland and adheres to the Consumer Protection Code 2025. This procedure explains how we handle consumer complaints to ensure fairness, transparency, and timely resolution.

Our Objectives

- Respond to complaints courteously, promptly, and fairly.
- Take all reasonable steps to resolve complaints in collaboration with the consumer.
- Ensure the complainant feels their concerns have been fully addressed while concluding matters efficiently.

Receiving Complaints

- Complaints may be made orally or in writing (by post or electronically).
- If an oral complaint is received, we will offer the consumer the option to have it treated as a written complaint under this procedure.
- We would ask that if you wish to make a complaint please can you address this to:
Compliance Officer, IMO Financial Services, 10 Fitzwilliam Place, Dublin 2.

Procedures for Managing and Resolving Complaints

- IMO Financial Services shall make this procedure available in a prominent place on our websites, and we shall provide a hard copy of it to a consumer within 5 working days of a request from a consumer.
- This procedure will not apply where a complaint has been resolved, to the satisfaction of the consumer making the complaint, within 5 working days of receipt of the complaint, provided that a log of the complaint shall be kept and maintained.

Acknowledgement of Complaint

1. Acknowledgement

Upon receipt of a complaint, IMO Financial Services shall acknowledge receipt of the complaint on paper or on another durable medium within 5 working days of the complaint being received, and such acknowledgement shall include:

- Clear and complete details of our procedure for handling complaints

- Information on the consumer's right to refer the matter to a relevant ombudsman, if applicable
- The contact details of the relevant ombudsman

2. Point of Contact

We will provide the consumer making the complaint, or the person making the complaint on the consumer's behalf, with a point(s) of contact in relation to the complaint until the complaint is resolved or all steps of the complaints handling procedures have been exhausted.

Investigating and Resolving the Complaint

1. Regular Updates

We will provide the consumer making the complaint with a regular update, on paper or another durable medium, on the progress of the investigation of the complaint at intervals no greater than 20 working days, starting from the date on which the complaint was received.

2. Investigation Timeline

IMO Financial Services will investigate and make reasonable efforts to resolve the complaint within 40 working days of having received the complaint.

3. If Resolution Exceeds 40 Working Days

Where the 40 working day period has elapsed and the complaint is not resolved, we shall:

- Notify the consumer making the complaint of the anticipated timeframe within which we hope to resolve the complaint,
- Where the consumer has a right to refer the matter to a relevant ombudsman, inform the consumer of their right to refer the matter to the relevant ombudsman, and
- Provide the consumer with the contact details of such ombudsman.

Completion of the Investigation

1. Final Response

Within 5 working days of the completion of an investigation, IMO Financial Services shall advise the consumer making the complaint on paper or another durable medium of:

- The decision at the conclusion of the investigation, including the reasons for that decision,
- Where applicable, the terms of any offer or settlement being made to the consumer making the complaint,
- Where the consumer has a right to refer the matter to a relevant ombudsman, the fact that the consumer may refer the matter to the relevant ombudsman, and
- The contact details of such ombudsman.

FSPO Contact Details

Financial Services and Pensions Ombudsman (FSPO)

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Phone: **+353 1 567 7000**

Email: **info@fspo.ie**

Website: www.fspo.ie