

Foresight Group LLP is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. We take complaints very seriously and have put measures in place to ensure that complaints are handled promptly and fairly.

## Does this policy apply to you?

**We will apply this policy to you if you are an eligible complainant. However, we treat all complainants equally, whether or not you are an eligible complainant.**

An eligible complainant is defined by the Financial Conduct Authority as:

- **A consumer** - any natural person acting for purposes outside his trade, business or profession. This includes professional clients and eligible counterparties where the person is an individual acting for purposes outside his trade, business, craft or profession;
- **A micro-enterprise** - a business that has fewer than 10 employees (full-time equivalent) and that has a turnover or balance sheet not exceeding €2 million (i.e. approx. £1.6 million);
- **A charity** - which has an annual income of less than £6.5 million;
- **A trustee of a trust** - which has a net asset value of less than £5 million;
- **A guarantor** - a person that provides a guarantee or an individual who is not a consumer (as defined by the FCA's Dispute Resolution) but has given a guarantee or security in respect of an obligation or liability of a person which was a micro-enterprise or small business as at the date that the guarantee or security was given or
- **A small business** - which is not a micro-enterprise and has an annual turnover of less than £6.5 million and employs either fewer than 50 people or has a balance sheet total of less than £5 million.

Please note that if you are not an eligible complainant you will not be able to refer your complaint to the Financial Ombudsman Service (FOS) if you are not satisfied with our final response to your complaint.

## How to make a complaint

Complaints may be made verbally, either in person or by contacting **+44 (0)20 3667 8181**, or in writing, either via email to [investorrelations@foresightgroup.eu](mailto:investorrelations@foresightgroup.eu) or by post, to:

**Investor Relations, Foresight Group, The Shard, 32 London Bridge Street, London SE1 9SG**

Your complaint will be referred on to our Compliance Officer, Gary Fraser, and our Head of Retail Investor Relations, Ellie Kakoulli.

## The process

**Within 48 hours of your complaint being received, we will provide written confirmation of the name and title of the person handling your complaint. This will always be someone of sufficient competence and authority who, if appropriate, was not involved in the original subject of the complaint.**

As part of our investigations into your complaint, we will:

- Assess the evidence available and the specific circumstances surrounding your complaint;
- Review all appropriate records and speak to all of the individuals involved;
- Consider similarities to any other complaints that may have been made to us; and
- Take account of any guidance published by the relevant regulatory bodies.

During our investigation, we will provide regular updates as to our progress and realistic timeframes for providing you with our "Final Response". This will provide an assessment of the complaint as well as confirmation of whether it has been upheld or not. We will endeavour to send you a final response as soon as possible and not later than eight weeks after you make your complaint. Depending on the outcome and circumstances, we may then offer redress and/or take remedial action.

If you are an eligible complainant, our final response will also:

- Inform you that you have the right to refer the complaint to the FOS free of charge if you are still unhappy; and
- Enclose or attach a copy of the FOS standard explanatory leaflet.

## Regulatory bodies

### The Financial Conduct Authority (FCA)

The FCA is the UK's financial regulatory body responsible for regulating financial firms providing services to consumers in the United Kingdom. It's role includes securing an appropriate degree of protection for consumers, to protect and enhance the integrity of the UK financial systems and promote effective competition in the interests of consumers.

Our complaints procedures are based on the six consumer outcomes that the FCA expects us, as a regulated firm, to meet:

#### Outcome 1:

Consumers can be confident they are dealing with firms where the fair treatment of customers is central to the corporate culture;

#### Outcome 2:

Products and services marketed and sold in the retail market are designed to meet the needs of identified consumer groups and are targeted accordingly;

#### Outcome 3:

Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale;

#### Outcome 4:

Where consumers receive advice, the advice is suitable and takes account of their circumstances;

#### Outcome 5:

Consumers are provided with products that perform as firms have led them to expect, and the associated service is of an acceptable standard and as they have been led to expect; and

#### Outcome 6:

Consumers do not face unreasonable post-sales barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.

### The Financial Ombudsman Service (FOS)

The FOS is an independent public body set up to resolve individual disputes between consumers and businesses fairly, reasonably, quickly and informally. If you are an eligible complainant, you can refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS's leaflet "Your Complaint and the Ombudsman" which we will provide to you as part of the complaints process. Further information can be found at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Please remember that if you wish to refer a complaint to the FOS, you must do so within 6 months of us sending our final response.

## Closing your complaint

We will regard your complaint as closed in the following circumstances:

- Once we have sent you a final response;
- Where you have told us in writing that you accept an earlier response that we have sent to you; or
- If you refer your complaint to the FOS, when the FOS informs us that the complaint has been closed.

## Questions

If you have any questions about our complaints process, please contact us on **+44 (0)20 3667 8181** or at [investorrelations@foresightgroup.eu](mailto:investorrelations@foresightgroup.eu).

### Foresight Group LLP

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