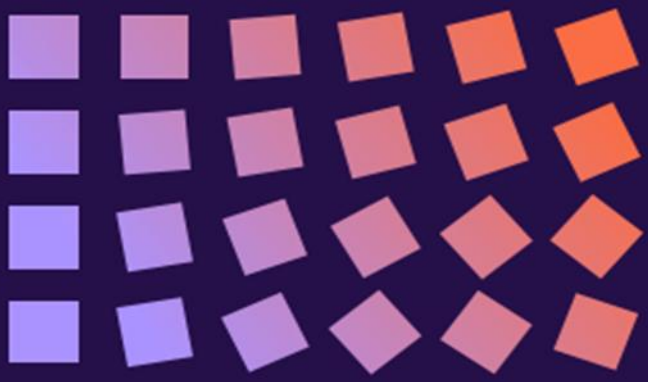
SYS FINANCIAL

Brighter Futures Together

Complaints Procedure



SYS Financial Ltd t/a SYS Financial is regulated by the Central Bank of Ireland

Complaints Procedure

Introduction

This procedure is operated by SYS Financial Ltd in relation to its financial services provided under the **Consumer Protection Code 2025.**

Consumer complaints present opportunities for the company to review how it does business, where it can improve and mitigate the risk of a complaint trend developing or detrimentally affecting our consumers.

Objectives

To respond to complaints in a courteous, timely and fair manner.

Take all reasonable steps to resolve any complaint with the consumer making the complaint.

To endeavour to address the specific issues raised by our consumers and, where appropriate, update our procedures to avoid re-occurrence of problems.

To endeavour to achieve a situation where our consumer feels we have addressed the complaint, but if they remain dissatisfied with the outcome of our efforts, to ensure that they are notified of the right to refer the matter to the Financial Services and Pensions Ombudsman.

Implementation

1. The firm will establish and maintain a complaints file and all complaint records will be kept for **six years**.
2. The firm shall permit and facilitate submission of complaints in writing by post and by electronic means.
3. Where the firm receives an oral complaint, we will offer the consumer the opportunity to have the complaint handled in accordance with the firm's complaints process outlined here. The firm will investigate the complaint on the basis of our understanding of the issue.
4. The firm will implement and maintain systems and controls to effectively track and manage the progress and resolution of complaints.

5. The firm will acknowledge in writing each complaint within **5 working days** of receipt. This acknowledgement will contain a copy of these procedures and notification that the complainant can refer the matter to the Financial Services and Pensions Ombudsman (FSPO) if he/she is not happy with the outcome of our investigation, or if the matter has not been resolved within **40 working days**, the anticipated timeframe within which the firm hopes to resolve the complaint. Contact details of the Financial Services and Pensions Ombudsman (FSPO) will also be provided.
6. The firm shall provide the consumer making the complaint, or the person making the complaint on the consumer's behalf, with a point or points of contact in relation to the complaint until the complaint is resolved or all steps of the firm's complaints handling procedures have been exhausted.
7. We shall investigate the complaint as swiftly as possible and shall provide the consumer making the complaint with a regular update, on paper or on 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.
8. The firm will attempt to investigate and resolve the complaint within 40 working days of having received the complaint; where the 40 working days has elapsed and the complaint is not resolved, the complainant will be informed of the anticipated timeframe within which the firm hopes to resolve the complaint and that the complainant can refer the matter to the Ombudsman and the contact details of such Ombudsman will be provided.
9. Within 5 working days of the conclusion of our investigation of the complaint, the firm shall advise the consumer making the complaint on paper or on another durable medium of:
   a) The decision at the conclusion of the investigation, including the reasons for that decision, this will be marked as the **Final Response Letter (FRL)**
   b) Where applicable, the terms of any offer or settlement being made to the consumer making the complaint,
   c) 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 Financial Services and Pensions Ombudsman (FSPO), and
   d) The contact details of the Financial Services and Pensions Ombudsman (FSPO).
10. Where it appears to the firm that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the Financial Services and Pensions Ombudsman (FSPO) - contact details, 3rd Floor, Lincoln House, Lincoln Place, Dublin2, Lo call 01567 7000 email: info@fspo.ie

11. A senior manager will review the file before its conclusion and attempt to identify any procedures that can be implemented by our firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the Written Procedures file.
12. The person responsible for complaints in this firm is: **Head of Compliance**

Expressions of Dissatisfaction

There are times in dealing with consumers where they may express dissatisfaction with our service or our dealings with them. This may not fall in the formal definition of a complaint however we log these expressions also.

Expressions of dissatisfaction will normally point to a service issue that has caused some annoyance for our consumer, and it is important that we capture this information and continually review or processes and procedures to improve them.

Consumers are welcome to reach out to us on any of the above contact details if they have such a grievance of dissatisfaction with our service.

Making a Complaint

TO MAKE A COMPLAINT CONTACT US VIA:

Email: compliancesupport@sysfinancial.ie

Call: Head Office, Customer Service on 067 57057

Write to: Compliance Support
SYS Financial
Unit 21 Quintins Way
Pearse Street
Nenagh
Co Tipperary E45 R205

SYS FINANCIAL

Head Office

Unit 21, Quintin's Way

Pearse Street, Nenagh

Co Tipperary

E45 R205

CORK

Unit 2

Westpoint Business Park,

Ballincollig

Cork

P31 YK52

021 235 560

DUBLIN

41

Fitzwilliam Place

Dublin 2

D02 XY54

01 4852699

LIMERICK

3

The Crescent

Limerick City

V94 FX6A

061 511135

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info@sysfinancial.ie

067 57057