**[COMPLAINTS Form](\\\\haigsvr\\HAIGHOUSE\\Users\\emmad\\Desktop\\ComplaintsPage.mht" \o "Click here to return to Complaints Proceedure)**

**Complaint type: Email Date of complaint: 20/02/2017**

**Individual: Darren Bell Ref No: W4GSL Ltd RBS**

**Client Name: Darren Bell Client Post Code: UB9 5NB**

**Company Name: Other:**

**Description of complaint:**

Member emailed to ask about his Annual Review and for updates on some investments.

I performed his Annual Review and emailed it to him along with the correspondence he has in his file regarding investments.

Member responded with further dissatisfied email. Not happy with lack of communication from Greg, the fees that we take. He wants to know what we do for it. Wants to know where his Gold investment has gone. Also why was one of the investment docs he rcvd redacted? Doesn’t think he is receiving the best advice. Below is info on some points he raised -

* One of the documents we only had a copy in the main investment file which had been redacted for DP purposes.
* Member has only had Barclays account and now AIB
* Member emailed Greg to instruct him to sell the Gold holdings in November 2015 which was processed.
* Doesn’t have a financial adviser so technically shouldn’t be getting any advice

**Action Taken:**

I have sent him an email to let him know that I have submitted this as a complaint and he will get an acknowledgement letter and then after investigation he will receive a formal response.

Formal response issued 28/02/2017

Date Acknowledged: 22/02/2017

4 week update sent: N/A

Date resolved: 27/02/2017

Outcome: Not Upheld

Signed off by: Toni Haynes

Final response sent: 28/02/2017