



Complaints Handling Procedure

FOR OFFICE USE AND TRAINING PURPOSES

V5.0

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Contents

1.	Introduction	4
2.	What is a Complaint?	4
	Our Definition	4
3.	Our Complaints Handling Process	6
4.	Compensation, Goodwill Gestures, Refunds and Redress	9
5.	Root cause and Trend Analysis	10
6.	Financial Ombudsman Service	10
7.	Reporting Complaints Data to the FCA	11
	Appendix 1: Supporting documents	12
	Appendix 2: Complaint Handling Procedure Summary	13

1. Introduction

Golden Leaves is committed to the delivery of an efficient, friendly and personal service in all customer interactions. We recognise that from time-to-time things may go wrong and we believe it is of utmost importance to remedy these situations.

This procedure has been created to provide guidance and support to colleagues to oversee complaints from first notification through to resolution. The CEO has ultimate accountability for execution of this policy, with operational responsibilities delegated as set out below.

2. What is a Complaint?

Our Definition

The Financial Conduct Authority defines a complaint as:

“Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service ... which:

- a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and***
- b) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products ... which comes under the jurisdiction of the Financial Ombudsman Service.”***

For Golden Leaves a complaint may relate to:

- Complaints against GL, a reseller or third party regarding how our service was provided, including how a funeral was conducted.
- Complaints regarding a delay in service, delivery or correspondence.
- Complaints which involve financial matters or which have led to delayed payments, miscalculation or an overcharge.
- Complaints regarding dissatisfaction or suitability of plans or information relating to plans.
- Complaints regarding inaccurate information in any document submitted to the customer.
- Inaccurate information.
- Poor customer service.

- Any of the above which has been caused by or is attributable to the actions of an Appointed Representative for whose actions Golden Leaves is responsible and for whom the firm has regulatory liability.

This means that any of the following may be true of a complaint that we receive:

- It may be given in writing or expressed verbally. A complainant can use any medium or form of expression. Complaints do NOT have to be written to be valid.
- It must be an expression of dissatisfaction but it also has to meet the FCA's requirements below for distinguishing a complaint from a mere grumble.
- A complaint does not have to be justified. We don't know when we receive a complaint whether it's justified or not – that is what the investigation is for. Whether we decide that it's justified or not also doesn't matter to our complaint statistics; it is still a legitimate complaint.
- It doesn't have to come directly from a customer: a complaint can come from anyone acting on their behalf so long as it meets all the other parts of the FCA's definition.
- There has to be an allegation or indication of *financial loss*, *material distress* or *material inconvenience* to meet the definition of a complaint. This is what distinguishes a complaint from a simple grumble or other dissatisfaction. We will look more closely later at what these mean.
- The loss, distress or inconvenience complained about do NOT have to have happened already. A complaint can be about one of these things which *may* happen so just because it may not have happened yet does not mean that the complaint cannot be accepted.
- The complaint must relate to what we do and also be something for which the Financial Ombudsman will accept jurisdiction if the complainant doesn't accept our conclusion and wants to take the complaint further.

Financial Loss, Material Distress, Material Inconvenience

A complaint is different from someone just saying that they're unhappy or disappointed. There is a threshold to be met where there has to be an indication of a financial loss, material distress or material inconvenience. Otherwise, the expression of dissatisfaction is likely to be just an indicator of unhappiness and may not amount to a complaint.

These terms aren't defined by the FCA so they have their normal, usually understood, common-sense meanings:

Financial Loss – is likely to be something that you can point to as a cost, expense or other consequence that can be measured in monetary or other financial terms.

Material distress – may be more subjective than financial loss but is likely to be an allegation of more than just slight annoyance. Nevertheless, if the complainant is claiming some form of material distress then it will not matter whether the person receiving the complaint thinks it's trivial or unimportant; what matters is that the *complainant* believes it to be material. If they do, then it's a complaint.

Material inconvenience – is also likely to be subjective. Like distress, there should be some indication of real inconvenience rather than a trivial irritation but again it's in the eyes of the complainant so it doesn't matter if you think it's irrelevant: if the complainant says they've been inconvenienced by the cause of the complaint, then it's a complaint.

Any expression of dissatisfaction that meets these thresholds must be logged as a complaint: in this case, pass any telephone complaint through to the Customer Service department. If the complaint is received by email or post, these too should be passed to Customer Service.

3. Our Complaints Handling Process

Initial Stages and Summary Resolution Communication (SRC)

The Customer Service Department aims to address complaints promptly. The complainant will be contacted by telephone (or by their preferred method) within three business days of the complaint being received. The case handler will seek to understand the nature of the complaint and assess whether it can be resolved within three business days.

If the department can resolve the issue to the customer's satisfaction within three business days, they will send a Summary Resolution Communication (SRC). The SRC aims to provide a clear, straightforward response that resolves the problem without unnecessary delay or complexity.

A leaflet (or PDF copy) explaining the next steps for escalation to the Ombudsman must be included, along with a reference to further information available on the website (FOS leaflet).

A template for Summary Resolution Communications is attached at Appendix 3. If communication is by email, ensure that your email includes all information and relevant sections as if you were communicating by letter.

Acknowledgement

If the investigation is likely to take longer than three business days, Customer Services will formally acknowledge the complaint in writing. The Customer Service Team will send an acknowledgment letter promptly. The letter must contain the following information:

- Confirmation that the complaint is being handled under our formal complaints procedure.
- The name and contact details of the person handling the complaint.
- A copy of our internal complaint procedure ("Complaint Handling Procedure Summary") – **see appendix 2 for details**
- A request for further information, where appropriate.
- Confirmation of the timescales for the business to provide a final response.

A template for a Complaint Acknowledgement is attached at Appendix 4. If communication is by email, ensure that your email includes all information and relevant sections as if you were communicating by letter.

Investigating the complaint

The complaints handler must consider whether the complainant is a vulnerable customer and whether the complaint relates to a failure to identify, understand or respond appropriately to vulnerability.

Once an acknowledgment letter has been sent, the complaints handler must carry out a full investigation, including reviewing all available evidence such as documentation, correspondence, and call recordings. The complaints handler may also need to liaise with other business areas. Relevant factors in the investigation of a complaint under DISP include the following:

- All available evidence and the circumstances of the complaint.
- Similarities with other complaints received by Golden Leaves.

- Appropriate analysis of decisions by the Financial Ombudsman Service concerning similar complaints received by the respondent.

Complaint Classification

All complaints must be assigned a complaint category and root cause category when logged on the Complaints Register. The category may be amended following investigation if additional information becomes available. However, any changes must be made before the end of the reporting period for that month.

Complaints must first be classified according to where they arose in the customer journey:

- Pre-redemption - complaints arising before a plan has been redeemed.
- Post-redemption - complaints arising after a plan has been redeemed or a funeral service has been arranged or delivered.

NOTE: “redemption” means the point at which Golden Leaves is notified of death. It’s not dependent on whether a funeral has taken place.

The following root cause categories must then be applied:

Pre-Redemption	Post-Redemption
Unsuitable Advice	Unsuitable Advice
Dispute Over Fees/Charges	Dispute Over Fees/Charges
Not Carrying Out Instructions	Not Carrying Out Instructions
Delays	Delays
Customer Service	Customer Service
Other	Funeral Service – Delay
	Other

Where applicable, the complaint record must also identify:

- Whether the complainant is a vulnerable customer.
- Whether the complaint relates to a failure to identify, consider or respond appropriately to vulnerability.
- Any relevant complaint issue type required for FCA reporting.

Outcome

A complaint is deemed upheld or rejected based on the outcome of the investigation conducted by the complaint handler. The criteria for each are as below:

- **Upheld Complaints**

A complaint is considered upheld where the investigation concludes that the complainant's grievance is valid, in whole or in part. This typically involves:

- The evidence supports the customer's account of events, in whole or in part.
- The investigation identifies a failure to follow Golden Leaves' policies, procedures, or regulatory requirements.
- The service or product provided did not meet the agreed terms, conditions, or quality standards.

- **Rejected Complaints**

A complaint is considered rejected if the investigation concludes that the complainant's grievance is not valid. This typically involves:

- There is insufficient evidence to support the customer's claims.
- The investigation finds that the company followed all relevant policies, procedures, and regulatory requirements.
- The service or product provided met the agreed terms, conditions, and quality standards.
- The customer's experience was not negatively impacted due to the company's actions.

In both cases, the complaints handler must clearly document the investigation process, the evidence reviewed and reasons for the decision. The outcome must be communicated to the complainant, explaining the decision and the next steps for escalation (referring to the Financial Ombudsman Service).

If Golden Leaves has caused customer detriment and the complaint is upheld, a decision must be made as to the appropriate course of action in terms of remediation and/or redress.

Final Response letter

Regulatory timescales require that a Final Response letter must be sent to the customer within 8 weeks of the complaint notification. The Final Response letter must:

- Detail the complaint and explain Golden Leaves' actions.
- Offer redress or refunds where appropriate. Redress should only be paid where complaints are upheld.
- Inform the complainant of their right to refer the complaint to the Financial Ombudsman (FOS) if they remain dissatisfied.
- Provide the address of the FOS.
- Refer to additional information available on the FOS website.
- Clarify that this letter constitutes Golden Leaves' final response to the complaint and include a copy of the Financial Ombudsman Service's explanatory leaflet.

A template for Final Response Letters is attached at Appendix 5. If you are communicating by email, ensure that your email includes all information and relevant sections as if you were communicating by letter.

You MUST provide the website address of the FOS in your Final Response AND include either a copy of the FOS standard explanatory leaflet (by letter) OR a link to the same information on the FOS website (by email).

If no further response is received from the customer after sending the final response letter, the complaint will be considered closed for FCA reporting purposes.

If Customer Services are unable to complete the investigation within 8 weeks, a letter will need to be sent to the customer to explain to them when they are likely to reach a decision. At the same time, they will also need to tell the customer that they can refer the matter to FOS.

A template for 8 Week Holding Letters is attached at Appendix 6. If you are communicating by email, ensure that your email includes all information and relevant sections as if you were communicating by letter.

You MUST provide the website address of the FOS in your 8 Week Holding Letter AND include either a copy of the FOS standard explanatory leaflet (by letter) OR a link to the same information on the FOS website (by email).

4. Compensation, Goodwill Gestures, Refunds and Redress

In some cases, offering compensation or a gesture of goodwill is necessary when handling complaints.

If a customer's funeral plan experiences multiple faults, appropriate compensation must be considered in accordance with the Terms & Conditions, particularly in the following scenarios:

- Delay in documents (resulting in documents being sent after the 28-day cooling-off period).
- Payment errors (such as duplicated payments or missed collections).
- Multiple issues have persisted since the inception of the plan due to Golden Leaves.

Compensation should be assessed when a customer makes a complaint that demonstrates distress or financial loss due to processes used by Golden Leaves or inadequate services provided by Golden Leaves' Appointed Representatives, staff, or previous agents.

This includes (but is not limited to):

- Funeral services do not meet the agreed standards
- Issues with ashes, burial, or funeral proceedings.
- Cases involving vulnerable customers.

At Golden Leaves, we recognise that each customer and complaint is unique, and compensation should reflect the impact on the individual or family involved.

Redress is payable only where complaints are upheld. The FCA does not consider it appropriate to pay this where complaints are not upheld. Redress is calculated as:

- Amounts paid for distress and inconvenience
- Goodwill payments and gestures
- Interest on delayed payments (eg late refunds of amounts paid for plans)
- Payments needed to put the consumer back into the position they would have been in if the act or omission had not taken place

ALL COMPENSATION, GOODWILL AND REFUND PAYMENTS TO BE APPROVED BY CHIEF EXECUTIVE PRIOR TO ISSUE.

5. Root Cause and Trend Analysis

We have an obligation to analyse concerns raised by complainants to ensure ongoing service improvement. This involves conducting root cause analyses on individual complaints and performing trend analysis on core complaints data.

Complaints should be analysed by complaint category including whether each arose pre- or post-redemption.

The Head of Administration will produce relevant MI and share it with senior management at Compliance and Risk Committee meetings.

6. Financial Ombudsman Service

Customers have the right to escalate their complaint to the Financial Ombudsman Service if they are dissatisfied with the response or if 8 weeks have passed since they first reported their complaint to Golden Leaves.

The FOS' decisions are not binding on customers, who retain the option to pursue their complaint through legal channels if they choose. However, FOS decisions are binding on firms, and the FOS can mandate corrective actions.

Complaints referred to the Financial Ombudsman Service will be managed by the Customer Services Manager. According to DISP 1.4.4R, *'Where a complaint against a respondent is referred to the Financial Ombudsman Service, the respondent must fully cooperate with the Financial Ombudsman Service and promptly comply with any settlements or awards made by it.'*

The Head of Administration is responsible for liaising with the FOS and must also ensure all FOS complaints are recorded in the Complaints Log.

7. Reporting Complaints Data to the FCA

We are required to submit our complaints data annually to the FCA. This task will be overseen by the Head of Quality Standards, who will prepare the data for submission to the FCA by the Head of Regulation.

The required FCA return is FPR – Complaints – Funeral Plans Complaints Return. Reporting period: annually from April 06 to April 05

Complaints must be classified according to where they arose in the customer journey:

- Pre-redemption - complaints arising before a plan has been redeemed.
- Post-redemption - complaints arising after a plan has been redeemed or a funeral service has been arranged or delivered.

NOTE: “redemption” means the point at which Golden Leaves is notified of death. It’s not dependent on whether a funeral has taken place.

The following root cause categories must then be applied:

Pre-Redemption	Post-Redemption
Unsuitable Advice	Unsuitable Advice
Dispute Over Fees/Charges	Dispute Over Fees/Charges
Not Carrying Out Instructions	Not Carrying Out Instructions
Delays	Delays
Customer Service	Customer Service
Other	Funeral Service – Delay
	Other

The data submitted must include:

- Total number of complaints outstanding at the reporting period start date
- Total number of complaints opened during the reporting period (divided into FCA-required categories)
- Complaints closed within 3 days
- Complaints closed within 8 weeks but after more than 3 days
- Complaints closed after more than 8 weeks
- Total complaints closed
- Total number of complaints upheld by Golden Leaves.
- Redress paid for upheld complaints (see section 4 above for how this should be calculated)
- Redress paid for complaints not upheld (see section 4 – should be £0 for complaints not upheld)
- Total redress paid

If more than 500 complaints are received in a year, we are required to publish this complaints information on the Golden Leaves website.

8. Complaint Record Retention

FCA rules require that records of complaints be kept for **three years from the date of resolution**. This obligation extends to:

- Complaints logs
- All correspondence to and from complainants
- Records of action taken to resolve each complaint

Appendix 1: Supporting documents.

This procedure is supported by the following documents.

Document	Purpose	Location
Complaints Log	All complaints must be logged accurately on the complaints register.	G Drive
Complaint Handling Procedure Summary	This sets out our Complaint Handling Procedure and must be provided to customers upon request. We also need to provide this to a customer when we acknowledge their complaint.	Appendix 2
FOS Leaflet	This must be provided to customers when you send either a Final Response Letter or an 8 Week Holding Letter if a Final Response Letter cannot be issued. It provides them with contact details and the process for referrals to FOS if required.	Available in the Customer Service Department

Appendix 2: Complaint Handling Procedure Summary

1. Acknowledgement of the Complaint

We aim to deal with your complaint promptly. We will generally communicate with you by telephone (or your preferred method of contact) within 3 business days of being made aware of the complaint. We will seek to understand the nature of your complaint and whether it is something that can be resolved quickly. If we manage to resolve the issue to your satisfaction within 3 business days, we will send you a Summary Resolution Communication. This will confirm that we feel we have addressed your complaint and deem it resolved, however should you remain dissatisfied you may refer your complaint to the Financial Ombudsman (FOS). Their contact details will be included within this letter along with the availability of further information on their website.

If our investigation is likely to take longer than 3 business days, we will acknowledge your complaint formally in writing within 5 business days. In this acknowledgement we will provide the name and title of the person that is handling your complaint. A copy of this "Complaint Handling Procedures Summary" will also be sent with the acknowledgement.

2. Investigating the Complaint

Your complaint will be investigated competently, fairly and promptly. Whilst we attempt to resolve complaints promptly if they are more complex and require detailed investigation, we will keep you informed of the progress of measures being taken for your complaint's resolution.

3. Resolving the Complaint

Once your complaint has been investigated, we will attempt to resolve it amicably. Where it is found that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept the offer, then we will promptly provide compensation in a manner agreed with you.

4. Final Response

We will aim to resolve your complaint within 8 weeks. Once the complaint has been fully investigated, we will send you a final response which either:

- Accepts the complaint and, where appropriate, offers redress and / or remedial action or
- Offers redress and / or remedial action without us accepting the complaint; or
- Rejects the complaint and provides reasons for doing so.

Contact details for FOS will be included with the final response letter, along with an explanation that if you are unhappy with the response received, you can now refer the complaint to the FOS.

However, if your complaint is not resolved within 8 weeks of receiving your complaint, we are required to tell you:

- Why we are not yet able to make a final response and when you might expect to receive our final response.
- That you are entitled to refer your complaint to the Financial Ombudsman immediately

We will write to you to confirm this.

Appendix 3: Summary Resolution Communication Template



Plan Holder: *****

Thursday, 06 August 2026

Golden Leaves Reference: *****

Dear XXXXXXXX,

SUMMARY RESOLUTION COMMUNICATION

You recently contacted us regarding a complaint relating to...

SUMMARY HERE

Brief summary of the complaint and any findings.

On the basis of this information, we believe that your complaint should be upheld [INSERT DETAILS OF ANY COMPENSATION OR OTHER REMEDY THAT YOU THINK IS APPROPRIATE]

OR

On the basis of this information, we cannot agree that your complaint should be upheld. We know that this will be a disappointment to you but we do not believe that the information available leads to a different outcome. We hope that you understand why we think this is the right conclusion.

Your Rights

USE THIS SECTION FOR ALL SRC LETTERS UNLESS ONE OF THE EXCEPTIONS SET OUT BELOW APPLIES:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits or the 6 month time limit:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (see below).

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of this letter.

If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The very limited circumstances referred to above include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits but we DO consent to waive the 6 month time limit:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.

Only use the section below IF we consent to waive all applicable time limits:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.

Use this for all responses:

RESPONSE BY EMAIL AND LETTER

You can get more information about the Ombudsman Service at www.financial-ombudsman.org.uk.

You can find out more about how FOS may be able to help and how you can contact them via this link: <https://www.financial-ombudsman.org.uk/make-complaint>. Alternatively, you can contact them by phone on 0800 023 4567 or by email at complaint.info@financial-ombudsman.org.uk.

FOS rulings are binding on us but not on you. If you do not agree with their decision, you still have the right to consider more formal proceedings, if you feel this would be appropriate. If you have any queries, please do not hesitate to contact us on freephone 0800 85 44 48.

Yours sincerely,

Conor Aylward-Morss

Conor R. Aylward-Morss

Complaint Handler

Golden Leaves Funeral Plans

Email: conor.aylward-morss@goldenleaves.com



Appendix 4: Complaint Acknowledgement Template

NAME

1ST LINE ADDRESS

2ND LINE ADDRESS

CITY

POSTCODE

Plan Holder: XXXXXXXX
Thursday, 06 August 2026
Golden Leaves Reference: XXXXXX



Dear XXXXXXXXXX,

We are writing to confirm that your complaint has now been passed to our Customer Service Department for review.

Our team will thoroughly investigate the concerns you've raised to determine what may have gone wrong and consider what steps can be taken to prevent similar issues in future.

We aim to resolve complaints as promptly as possible. However, in line with regulatory guidelines, please allow up to 8 weeks (excluding non-working days) for a full response. If we are able to respond sooner, we will do so.

In the meantime, if you have any further information to provide or if you have any questions, please don't hesitate to contact us on our freephone number 0800 85 44 48 during office hours.

Thank you for your patience while we investigate your complaint.

Yours sincerely,

Conor Aylward-Morss

Conor R. Aylward-Morss
Complaint Handler
Golden Leaves Funeral Plans
Email: conor.aylward-morss@goldenleaves.com

Appendix 5: Final Response Template

XXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXX

Plan Holder: XXXXXXXXXXX XXXX XXXX

Thursday, 06 August 2026

Golden Leaves Reference: XXXXX

Dear XXXXXXX XXXX,

FINAL RESPONSE

Thank you for contacting Golden Leaves about your complaint regarding...

INSERT THE NAME OF THE COMPLAINANT / NATURE OF THE COMPLAINT/DISSATISFACTION HERE).

- OUTLINE FINDINGS OF THE COMPLAINT HERE.
- Stick to the point and ensure text relates to the complaint – no jargon.
-

On the basis of this information, we believe that your complaint should be upheld [INSERT DETAILS OF ANY COMPENSATION OR OTHER REMEDY THAT YOU THINK IS APPROPRIATE]

OR

On the basis of this information, we cannot agree that your complaint should be upheld. We know that this will be a disappointment to you, but we do not believe that the information available leads to a different outcome. We hope that you understand why we think this is the right conclusion.

Your Rights

USE THIS SECTION FOR ALL SRC LETTERS UNLESS ONE OF THE EXCEPTIONS SET OUT BELOW APPLIES:

Although we consider this complaint closed, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits or the 6 month time limit:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (see below).

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of this letter.

If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The very limited circumstances referred to above include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits but we DO consent to waive the 6 month time limit:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.

Only use the section below IF we consent to waive all applicable time limits:

Although we consider this complaint resolved, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.

Delete the below as necessary, depending on how response is to be provided to complainant:

RESPONSE BY EMAIL:

You can get more information about the Ombudsman Service at www.financial-ombudsman.org.uk.

You can find out more about how FOS may be able to help and how you can contact them via this link: <https://www.financial-ombudsman.org.uk/make-complaint>. Alternatively, you can contact them by phone on 0800 023 4567 or by email at complaint.info@financial-ombudsman.org.uk.

FOS rulings are binding on us but not on you. If you do not agree with their decision, you still have the right to consider more formal proceedings, if you feel this would be

appropriate. If you have any queries, please do not hesitate to contact us on freephone 0800 85 44 48.

OR

RESPONSE BY LETTER:

Please see enclosed an FOS leaflet with this letter which tells you more about how they can help and how you can contact them. You can get more information about the Ombudsman Service at www.financial-ombudsman.org.uk. FOS can also be contacted on 0800 023 4567 or by email at complaint.info@financial-ombudsman.org.uk

FOS rulings are binding on us but not on you. If you do not agree with their decision, you still have the right to consider more formal proceedings, if you feel this would be appropriate. If you have any queries, please do not hesitate to contact us on freephone 0800 85 44 48.

Yours sincerely,

Conor Aylward-Morss

Conor R. Aylward-Morss

Complaint Handler

Golden Leaves Funeral Plans

Email: conor.aylward-morss@goldenleaves.com



Appendix 6: 8 Week Holding Letter Template

XXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXX

Plan Holder: XXXXXXXXXXXX XXXX XXXX

Thursday, 06 August 2026

Golden Leaves Reference: XXXXX

Dear XXXXXXXX XXXX,

HOLDING LETTER

Thank you for contacting Golden Leaves about your complaint regarding...

INSERT THE NAME OF THE COMPLAINANT / NATURE OF THE COMPLAINT/DISSATISFACTION HERE).

- OUTLINE FINDINGS OF THE COMPLAINT HERE.
- Stick to the point and ensure text relates to the complaint – no jargon.

Unfortunately, we are not yet able to give you our final response to your complaint. We expect to be able to do this [INSERT DETAILS OF WHEN WE EXPECT TO BE ABLE TO ISSUE A FINAL RESPONSE LETTER]

Your Rights

USE THIS SECTION FOR ALL SRC LETTERS UNLESS ONE OF THE EXCEPTIONS SET OUT BELOW APPLIES:

Although we have not yet been able to issue our final response, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits or the 6 month time limit:

Although we have not yet been able to issue our final response, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances (see below).

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of this letter.

If you do not refer your complaint to the Ombudsman within six months of the date of this letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

The very limited circumstances referred to above include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

Only use the section below IF the complaint was received more than 6 years after the event complained of or 3 years from the date the complainant became aware (or should reasonably have been aware) that there was cause for complaint AND we do not consent to waive those time limits but we DO consent to waive the 6 month time limit:

Although we have not yet been able to issue our final response, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

We think that your complaint was made outside of these time limits, but this is a matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The time limit for referring complaints to the Ombudsman is usually six months but we will consent to the Ombudsman considering your complaint even if you refer the complaint later than this.

Only use the section below IF we consent to waive all applicable time limits:

Although we have not yet been able to issue our final response, you have the right to refer your complaint to the Financial Ombudsman Service (FOS). They are an impartial adjudication service who look at the facts of complaints about regulated financial services providers and decide whether firms have come to the right decision.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits.

Delete the below as necessary, depending on how response is to be provided to complainant:

RESPONSE BY EMAIL:

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OR

RESPONSE BY LETTER:

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FOS rulings are binding on us but not on you. If you do not agree with their decision, you still have the right to consider more formal proceedings, if you feel this would be appropriate. If you have any queries, please do not hesitate to contact us on freephone 0800 85 44 48.

Yours sincerely,

Conor Aylward-Morss

Conor R. Aylward-Morss

Complaint Handler

Golden Leaves Funeral Plans

Email: conor.aylward-morss@goldenleaves.com

Appendix 7: Complaints Handling Process Flow

