



### We begin our investigation

We will:

- ask you for a waiver of confidentiality
- contact you about your complaint and may discuss how your complaint could be resolved
- contact the FSP and ask for a response within 20 working days
- tell you if we think your complaint falls outside our Terms of Reference.

During this period the FSP has a further opportunity to resolve your complaint and may contact you.

We may also meet with you and the FSP to see if we can reach a resolution. We call this a **conciliation**.

