Complaints Procedure

At Arc, we're committed to providing a high standard of service to our customers, but we also know that occasionally we don't get it right. If you believe that we have not delivered the service you expected, we want to understand your concerns so that we can try to put things right.

Our contact details for complaints are:

Arc Legal Group
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615000

Email: customerservice@arclegal.co.uk
(For general claims queries, please email: claims@arclegal.co.uk)

If you have an open complaint with us, please contact your Customer Relations Executive via our email customerservice@arclegal.co.uk quoting your reference

Our Promise to You

- We'll investigate your concerns thoroughly.
- We'll acknowledge your complaint promptly.
- We'll treat you as an individual and with consideration.
- We'll keep you informed of progress.
- We'll do everything possible to resolve your complaint.
- We'll use the information from complaints to continuously review our service.

Where possible, we will aim to resolve your complaint within 3 business days, and this will be followed up with a written response. If we need more time to review your concerns, gather additional information or you do not accept our proposed resolution, we'll begin our formal complaints process. Whilst we will always aim to respond to your complaint as soon as possible, responses may take up to 8 weeks. Below, we have detailed how we will review your complaint, the timescales and correspondence you can expect during the review, and what to do if you're still unhappy.

5 Business Days	4 Weeks	8 Weeks
• We will send written acknowledgement of your complaint via email or post. • Your complaint will be allocated to a Customer Relations Executive, who will begin their investigation into your concerns.	Within 28 calendar days, you will receive written correspondence regarding your complaint from your Customer Relations Executive. This will either be: • A final response detailing our investigation, outcome, and proposed action. • A holding response explaining the current position of the investigation and when we will contact you again.	Within 56 calendar days, you will receive further written correspondence from your Customer Relations Executive. This will be our final response detailing our investigation, outcome, and proposed action. In exceptional circumstances where we are not in a position to provide a final response, we will still provide correspondence explaining why, our planned timescale and details on what you can do if you remain unsatisfied.

If You Are Still Unhappy

If you are still unhappy after our Customer Relations Executive has completed a review, or they have not been able to issue a final response within 8 weeks, you can refer your complaint to the Financial Ombudsman Service. The service they provide is free and impartial, although they will not consider your complaint until 8 weeks after being raised. Whilst we are bound by any decision they make, you are not, so contacting them will not affect your legal rights. We hope you won't need to contact the Financial Ombudsman Service, but if you do, they can be contacted as below:

Post	Telephone	Email	Website
Financial Ombudsman Service Exchange Tower London E14 9SR	0800 023 4567 (free from mobile phones and landlines) 0300 123 9133 (costs no more than calls to 01 or 02 numbers)	complaint.info@financial-ombudsman.org.uk	www.financial-ombudsman.org.uk

Using AI to Help Explain Your Complaint

We understand that some customers may choose to use artificial intelligence tools to help organise their thoughts, prepare correspondence or explain the issues they wish us to consider. Used carefully, this can support clear communication, particularly where a customer finds it difficult to set out complex information in writing.

However, AI-generated content should always be checked before it is sent to us. Excessive or unchecked use of AI can lead to needlessly long or unfocused submissions, unclear narratives, fabricated laws, misquoted regulations, invented past decisions or information that does not reflect your own circumstances. Where this happens, it may make it harder for us to identify the issues we need to investigate and may mean we need to ask further questions before we can complete our review.

To help us review your complaint fairly and efficiently, please make sure any information you provide is accurate, relevant and based on your own experience. We may ask you to clarify or confirm information where needed, and we will continue to focus our investigation on the evidence available and the specific concerns you have raised.

Treating Customers Fairly and Our Commitment to Consumer Duty

At Arc, we are committed to ensuring that all customers experience fair, transparent and respectful treatment throughout the complaints journey. We align our processes to the FCA's overarching principles and Consumer Duty requirements, which emphasise the responsibility of firms to deliver good outcomes for all customers, including those who may be vulnerable.

We assess outcomes regularly to ensure that our complaints handling processes remain effective, accessible and supportive for every customer.

Recognising and Supporting Vulnerable Customers

We recognise that some customers may be more susceptible to harm due to their personal circumstances and may require enhanced support when making a complaint. FCA guidance defines a vulnerable customer as someone who, due to personal circumstances, is especially susceptible to harm through health issues, life events, low financial or emotional resilience or low capability.

Our approach includes

- Identifying vulnerability proactively using information customers provide and behaviour-based indicators
- Training all colleagues to handle interactions with empathy and to tailor communications appropriately.
- Monitoring outcomes to ensure vulnerable customer are not disadvantaged by our processes
- Encouraging customers to disclose additional support needs and responding sensitively when they do
- Recording Vulnerability information (with consent) so customers do not need to repeat sensitive disclosures

What this means in practice

If you tell us about a health issue, financial difficulties, reduced digital capability or any circumstance that affects how you interact with us, we will adapt our approach where possible:

- Offering alternative methods of communication
- Extending timeframes where appropriate
- Providing additional explanations or support
- Ensuring escalation pathways for complex or sensitive cases

Commitment to Continuous Improvement

The FCA expects firms to evaluate and improve their processes by comparing outcomes across different groups of customers, including those in vulnerable circumstances.

We will continue to review our complaints handling and customer support approach to regularly ensure we remain aligned with Consumer Duty. Our staff receive ongoing training to maintain high standards and insights from complaints help shape service enhancements.