



Complaints Policy

A fair, accessible process for concerns about our business finance brokerage, introductions, communications, charges, commission and handling of personal information.

Document control	Details
Company	Brooks Beckman Ltd Company number 12918986 ICO ZA831470
Version and status	1.0 - draft for approval; not evidence of Board adoption
Prepared	16 October 2026
Policy owner	Director responsible for complaints; contact: Joel Brooks
Approval and review	Director / Board approval required. Review at least annually after approval and following a material change.

1. Our commitment

Brooks Beckman Ltd is a credit broker, not a lender. We aim to understand concerns, investigate fairly and put things right where our service has fallen short. Making a complaint is free. We do not require you to use a complaints management company or legal representative, and you will not be treated unfairly because you complain.

This policy applies to prospective and existing business customers, directors, guarantors, referral partners and other people affected by our activities. We accept complaints even if an application was declined, withdrawn or never completed. A complaint can be any expression of dissatisfaction, whether oral or written; you do not need to use the word "complaint".

2. How to contact us

Email: joel@brooksbeckman.co.uk

Telephone: 07778 097179

Post: Complaints / Data Protection, Brooks Beckman Ltd, Suites C, D, E, F, 14th Floor, The Plaza, Old Hall Street, Liverpool, United Kingdom, L3 9QJ

Tell us your name, business name and any application reference, what happened, when it happened, how it affected you and the outcome you would like. You can include relevant correspondence. We will still register your complaint if you do not have all this information.

You may complain by email, telephone or post, or through a representative with appropriate authority. Ask if you need a different format, help explaining the issue, a reasonable adjustment or a particular communication method. We will agree practical support and keep any sensitive information to what is needed.



3. What happens next

Stage	Our standard
Receipt	Record the date received through any channel. An internal transfer does not restart the clock.
Acknowledgement	Normally within three business days, identifying the handler, our understanding of the issue and the next steps.
Investigation	Investigate promptly and impartially; seek missing information without making unnecessary demands.
Four-week target	Aim to issue a final response within four weeks. If this is not possible, explain the delay and expected response date.
Eight-week position	Aim to resolve all complaints within eight weeks. If unresolved, issue a written update and applicable escalation information.
Statutory requirements	Any shorter deadline or applicable FCA, Ombudsman or data protection requirement takes precedence.

A business day is Monday to Friday excluding England and Wales bank holidays. Week-based targets are calendar weeks. These are the Firm's service standards; they do not establish FCA authorisation or Ombudsman eligibility.

Early resolution

If we resolve a concern quickly, we will confirm the agreed outcome in writing. Where FCA DISP rules apply and a complaint is resolved by the close of the third business day, we will issue the required summary resolution communication, including applicable Ombudsman information. A customer's silence will not be treated as acceptance of an offer.

Urgent concerns

Potential financial loss, imminent deadlines, suspected fraud, security incidents and circumstances requiring extra support are assessed promptly. We will consider reasonable protective steps while investigating. Any data breach is escalated immediately through the Data Protection Policy; its legal reporting clock must not wait for the complaints process.

4. Who investigates

The Director responsible for complaints appoints a competent handler who was not directly involved in the events where practicable. If the complaint concerns Joel Brooks or the usual handler, an uninvolved director or suitably qualified independent reviewer will be appointed. Senior management approves any redress within the Firm's authority arrangements.



5. Investigation and fair outcomes

The handler establishes the issues, obtains relevant application records, correspondence, recordings where lawfully held, lender communications, fee and commission disclosures, and any account given by the customer, staff member or introducer. Findings must distinguish verified facts, disputed matters and missing evidence.

We assess whether we explained our role and the options fairly, acted on instructions, disclosed relevant fees and commissions, handled information appropriately and met agreed service expectations. Lender decisions are not automatically evidence of a broker failure, but we investigate our own contribution rather than dismissing the concern.

Possible remedies include an explanation or apology, correcting records, completing an agreed action, reviewing a charge, refunding a fee where justified, or offering proportionate financial redress. We explain the basis of any offer and carry out agreed actions promptly. A complaint will not be rejected simply because another party paid our commission.

Complaints involving a lender or referral partner

Where another firm is responsible for some or all of the issue, we explain the division of responsibility and, where lawful and appropriate, forward the relevant complaint promptly and notify the customer. We retain responsibility for investigating our own actions and do not use referral to another firm to reset our response timetable. Information is shared securely and only to the extent necessary.

6. Our written response

The response sets out the issues investigated, evidence considered, findings and reasons, whether the complaint is upheld in whole or in part, and any remedy or outstanding action. It explains the available internal review and external escalation routes and any applicable time limit. It must be clear, balanced and understandable.

If you disagree, you can ask us to review the outcome and provide any new information. We will aim to complete that review within ten business days, using an independent reviewer where practicable. An internal review does not postpone or restart any external referral deadline.



7. External escalation

Financial Ombudsman Service - where eligible

Access depends on the Firm's relevant regulatory status, the activity complained about, the complainant's eligibility and the Ombudsman's jurisdiction. This policy does not promise that every business finance or referral complaint is covered. If there is uncertainty, we will explain it and provide the Ombudsman's details so it can decide its own jurisdiction.

Where the complaint is within scope, you can normally approach the Financial Ombudsman Service after our final response, or after the applicable response deadline has expired. The usual referral deadline is six months from the final response, subject to the Ombudsman's rules and exceptions. Our response will give the relevant details, the required leaflet and any required position on waiving time limits.

Financial Ombudsman Service

www.financial-ombudsman.org.uk

Telephone: 0800 023 4567

Small-business eligibility information: sme.financial-ombudsman.org.uk

For out-of-scope complaints we will explain any applicable alternative dispute resolution route and whether we are obliged or prepared to use it. We do not claim membership of an ADR scheme unless confirmed. Nothing in this process removes any legal rights.

Data protection complaints and the ICO

Concerns about personal information follow this policy with the Data Protection Lead involved. We acknowledge them within our normal three-business-day target and in any event within 30 calendar days. We investigate, keep you informed and explain the outcome without undue delay; the general eight-week service target is not permission to delay a data protection response.

If you remain unhappy about our handling of personal information, you can contact the Information Commissioner's Office at ico.org.uk/make-a-complaint/. An ICO complaint is distinct from a request to exercise your data rights. We manage any access, correction or other rights request on its own applicable timetable.



8. Internal governance and records

All staff must pass a complaint to the complaints owner on the day of receipt where practicable. The register records the reference, original receipt date, contact and representative details, issues, affected product, urgency and support needs, handler, jurisdiction assessment, deadlines, acknowledgements, evidence, findings, redress, escalation and closure date. Record reasons for any missed target and remedial action.

Access is restricted to those who need the information. We normally retain complaint files for six years after closure as a documented business retention standard, subject to a necessity review and any legal hold. This is not described as a universal statutory minimum. Where applicable regulatory rules require a different or longer period, the complaints owner records and follows it.

Sensitive financial-crime information is kept in separately restricted records. Staff must not disclose a suspicious activity report or other protected information through a complaint response. Restrictions are assessed case by case and must not be used as a blanket reason to avoid explaining an ordinary service complaint.

Learning and oversight

The complaints owner reports at least quarterly to the directors on volumes, themes, outcomes, response times, redress, repeat issues, introducer and lender patterns, and corrective action. Root causes are allocated to an owner and deadline and checked for completion. Staff receive induction and annual refresher training, including recognising complaints and providing appropriate support.

Approval checks before adoption

Confirm the named complaints owner and alternate reviewer, the Firm's permissions or appointed-representative/principal arrangements, any FOS or ADR coverage, and any product-specific complaint rules. Maintain a documented applicability assessment. This draft does not assert FCA authorisation, Annex 1 registration or unconditional Ombudsman rights.

The directors must approve the policy and response templates before adoption. Review at least annually and after a serious complaint, change to services, legal change or significant control failure. Record approval and revisions; do not carry over a predecessor document's approval date.

Reference points checked on 16 October 2026

FCA Handbook DISP 1.6: <https://handbook.fca.org.uk/handbook/disp1/disp1s6>

FOS time limits: <https://sme.financial-ombudsman.org.uk/complain/time-limits>

FOS contacts: <https://www.financial-ombudsman.org.uk/contact-us>

ICO complaints: <https://ico.org.uk/for-organisations/how-to-deal-with-data-protection-complaints/>

Approval record: Director / Board approval and effective date to be recorded on adoption. Next review: no later than twelve months after approval.