

Complaints Policy

At Radford Advisory Limited, we are committed to providing a professional and high-quality service to all our clients and stakeholders. We value the importance of high standards in professional conduct and performance.

However, we recognise that there may be occasions where you are dissatisfied with the service you have received. We take all complaints seriously and view them as an opportunity to improve our standards.

This policy outlines our procedures for handling complaints, ensuring they are dealt with fairly, promptly, and effectively.

1. How to Make a Complaint

If you are dissatisfied with any aspect of our work, we encourage you to raise the matter initially with the member of staff with whom you have been dealing. Many issues can be resolved informally by discussing the concerns directly.

If you are unable to resolve the matter informally, or if you wish to make a formal complaint, please contact us in writing. This ensures there is a clear record of your concerns and allows us to address them fully.

Please address your complaint to the Insolvency Practitioner (IP) responsible for your case. You can send this via email or post:

- **Email:** info@radfordadvisory.com
- **Post:** Radford Advisory Limited, Atlantic Business Centre, Atlantic St, Altrincham, WA14 5NQ

To help us investigate efficiently, please include:

- The name of the case or company (and court reference if known).
- A clear description of your concerns.
- Copies of any relevant documents or correspondence.
- How you would like the matter to be resolved.

2. Our Internal Complaints Procedure

As a firm regulated by the Insolvency Practitioners Association (IPA), we adhere to a strict internal review process.

Step 1: Acknowledgement

We will acknowledge receipt of your complaint in writing within 5 working days of receipt of the complaint by us.

- This acknowledgement will confirm who will be dealing with your complaint.

- We will provide you with a copy of this Complaints Policy.

Step 2: Investigation (Peer Review)

To ensure fairness and impartiality, your complaint will be investigated by a senior member of the firm who was not directly involved in the matters giving rise to your concerns. This will normally involve passing your complaint to the person responsible for complaints handling who is Edward Bible, however, if the complaint relates to Edward Bible, it will be investigated by John Radford.

The investigating IP will review your file, interview relevant staff members, and examine the issues you have raised against the regulations and ethical guidance binding our profession.

Step 3: Formal Response

We aim to provide a full, substantive written response within 21 days of receiving your complaint. This letter will detail:

- The outcome of our investigation.
- Whether we uphold or reject your complaint (in full or in part).
- Any proposed remedies or actions we will take to rectify the situation.

If the investigation is complex and requires more time, we will write to you before the 21-day period expires to explain the delay and provide an estimated date for our final response.

3. External Escalation: The Insolvency Complaints Gateway

We hope that we will be able to resolve your complaint internally. However, if you remain dissatisfied with our final response, or if we have not responded within the agreed timeframe, you have the right to refer your complaint to the Insolvency Service Complaints Gateway.

Insolvency Practitioners at Radford Advisory Limited are authorised and regulated by the Insolvency IPA. The IPA does not accept complaints directly from the public; all complaints must be routed through the central Gateway.

How to contact the Complaints Gateway:

- **Online:** <https://www.gov.uk/complain-about-insolvency-practitioner>
- **Helpline:** 0300 678 0015 (Monday to Friday, 9am to 5pm)
- **Post:** IP Complaints, The Insolvency Service, 3rd Floor 1 City Walk, Leeds, LS11 9DA

Dated 14.11.25

To be reviewed: November 2026