

# External Complaints Policy

LAST UPDATED: JUNE 2025

## Our Commitment

At Aventis Financial Planning, we are committed to providing a high standard of service to all our clients. If something goes wrong, we want to know about it so we can put things right. If you are dissatisfied with any part of our service, we encourage you to raise your concerns so we can resolve them promptly, equally, fairly and transparently.

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## What is a Complaint?

A complaint is any expression of dissatisfaction about the service, actions, or lack of action by **Aventis Financial Planning**. Examples may include:

- A delay or failure to carry out agreed services;
  - Errors or omissions in advice or documentation;
  - Unfair or discourteous behaviour from a staff member.
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## How to Make a Complaint

You may submit a complaint by:

- **Email:** [complaints@aventisfp.com](mailto:complaints@aventisfp.com)
  - **Post:** Aventis Financial Planning, 91, London Offices, Floor 3, Triq Mons. Dandria, Msida MSD1320, Malta
  - **Verbally by phone or in person:** 00356 2157 6666 If someone is submitting a complaint on your behalf (such as a third-party representative), we will need your written authorisation before proceeding.
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## What Happens Next?

### 1. Acknowledgement:

We will acknowledge your complaint in writing within one working day of receiving it. Should a complaint be made orally, a company representative shall make a summary of the complaint and request that you confirm the summary in writing and return a signed copy of the complaint back to us;

**2. Review:** We aim to investigate and resolve all complaints within 15 working days. If more time is needed, we will inform you of the reason for the delay and provide a revised timeframe.

**3. Final Response:** You will receive a written outcome of our investigation, including any steps we are taking to resolve the issue.

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## If You Are Not Satisfied

If you are not satisfied with our final response, or if your complaint is not resolved within a reasonable time, you have the right to refer your complaint to:

Office of the **Arbiter of Financial Services**  
at the following address: **N/S in Regional Road, Msida MSD 1920, Malta**

Website: <http://financialarbiter.org.mt>

Or by lodging a complaint at: [Submit a complaint | OAFS](#)

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## Need Help?

If you have any questions about our complaints process, please contact us at: [info@aventisfp.com](mailto:info@aventisfp.com)