

November 2025

Complaints handling policy – Biograph Wealth Advisors Limited (“Biograph”)

Complaints Handling Policy 2025

Current version November 2025 - Effective from 17th November 2025. Changes are as follows:

- Updated policy to reflect the FSPO
- Updated policy to reflect CPC 2025 amendments

Scope:

This procedure is operated by the firm in relation to its financial services provided under the Consumer Protection Code.

Our objectives:

- To respond to complaints in a courteous, timely and fair manner.
- To endeavour to address the specific issues raised by our customers and, where appropriate, to update our procedures to avoid a re-occurrence of the problem.
- To endeavour to achieve a situation where our client feels we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Procedure:

- The firm will establish and maintain a complaints file and all complaint records will be kept for six years.
- Where the firm receives an oral complaint, we will offer the client the opportunity to have the complaint treated as a written complaint. The firm will investigate the complaint based on our understanding of the issue.
- The firm will acknowledge in writing each complaint within 5 business days of receipt. Our acknowledgement will contain a copy of these procedures and will inform the complainant that they can refer the matter to the FSPO if he/she is not happy with the outcome of our investigation.
- We shall investigate the complaint as swiftly as possible, and the complainant will receive an update on the complaint at intervals of not greater than 20 days starting from the date on which the complaint is made.
- We will endeavour to resolve the matter within 40 business days of receiving the complaint. Where the 40 business days has elapsed and the complaint is not resolved, the complainant will be informed of the anticipated timeframe within which the firm hopes to resolve the complaint and the option to refer the matter to the FSPO (the contact details will be provided).

- Within 5 business days of the conclusion of our investigation of the complaint, the firm shall send a written report of the outcome of this investigation. This report shall include an explanation of the terms of any offer that the firm is prepared to make in settlement of the complaint. We will also inform the complainant of the right to refer the complaint to the FSPO (and will provide the consumer with the contact details for the FSPO)
- Where it appears to the firm that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the FSPO.
- A director will review the file before its conclusion and attempt to identify any procedures that can be implemented by our firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the written procedures file.
- The person responsible for complaints in this firm is: Andrew Martin

The Financial Services & Pensions Ombudsman can be contacted as follows:

- Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29
- Contact number: +353 1 5677000
- Email address: info@fspo.ie
- Website: fspo.ie