



Complaints Procedure

BCP Asset Management DAC

How to make a complaint and what to expect from us

1. Our Commitment to You

At BCP Asset Management DAC, we take every complaint seriously. If something has gone wrong, we want to know so that we can put it right as quickly as possible and learn from the experience.

We will handle your complaint:

- Promptly, efficiently, and fairly
- With a named point of contact throughout
- With full written updates at every stage
- With particular care if you are in a vulnerable circumstance

2. What Is a Complaint?

A complaint is any expression of grievance or dissatisfaction – whether made orally or in writing – about:

- the provision or the offer of a product or service to you by BCP Asset Management DAC; or
- the failure or refusal to provide a product or service to you.

A general query, request for information, or a price negotiation is not automatically a complaint. However, if you tell us you are dissatisfied, we will treat your communication as a complaint and handle it accordingly.

3. How to Make a Complaint

You can submit a complaint to us in any of the following ways:

By Post:

Complaints, BCP Asset Management DAC, 71 Leeson Street Upper, Dublin 4, D04 XK68

By Email: complaints@bcp.ie

By Phone: +353 (0)1 668 4688

If you make your complaint by telephone, we will offer you the option to have it handled formally under this procedure. We recommend that you also confirm your complaint in writing so that there is a clear record.

4. What Happens Next – Our Process

The table below sets out the key stages and timelines you can expect once we receive your complaint:

TIMEFRAME	STAGE	WHAT WE WILL DO
Day 1	Receipt of Complaint	Log your complaint and begin investigation. Online submissions receive an automatic confirmation.
5 working days	Acknowledgement	Send written acknowledgement including our complaints procedure, your point of contact, and details of the Financial Services and Pensions Ombudsman (FSPO).
Every 20 working days	Progress Updates	Provide you with a written update on the progress of our investigation for as long as the complaint remains open.
40 working days	Target Resolution	We aim to fully investigate and resolve your complaint within 40 working days of receipt.
Beyond 40 days (if needed)	Extended Timeline Notice	If we cannot resolve your complaint within 40 working days, we will write to you with an updated timeframe and remind you of your right to refer the matter to the FSPO.
Within 5 days of conclusion	Final Response	Issue our final written decision, including the reasons for our decision and details of any offer or settlement. We will remind you of your right to refer the matter to the FSPO.

5. Your Point of Contact

From the moment we acknowledge your complaint until it is fully resolved, we will provide you with a named point of contact. This person will be able to answer your questions and keep you informed of progress. Their name and direct contact details will be included in our written acknowledgement.

6. Quick Resolution

Where we are able to resolve your complaint to your satisfaction within 5 working days of receiving it, we may do so without following each step of the procedure above. We will, however, keep a record of all such complaints.

7. Consumers in Vulnerable Circumstances

We recognise that some consumers may face particular challenges in engaging with a formal complaints process. If you, or someone acting on your behalf, would benefit from additional support, please let us know. We will:

- Make reasonable accommodations or adjustments to ensure you are not disadvantaged
- Offer communication in a format that suits your needs
- Handle your complaint with additional sensitivity and care.

If you are acting on behalf of another consumer in connection with a complaint, please include confirmation of your authority to act when you contact us.

8. If You Are Not Satisfied with Our Response

If you are unhappy with our final decision, or if your complaint remains unresolved after 40 working days, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO), free of charge.

Financial Services and Pensions Ombudsman (FSPO)

3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Tel: +353 (0)1 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The FSPO provides an independent, impartial, and free service for consumers wishing to resolve disputes with financial service providers. You should normally allow us the opportunity to investigate and respond to your complaint before referring the matter to the FSPO, unless you believe that we are not responding in a timely manner.

9. Requesting a Hard Copy

In accordance with the Consumer Protection Regulations 2025 (S.I. No. 81 of 2025), you may request a hard copy of this Complaints Procedure at any time. We will provide it to you within 5 working days of receiving your request.

To request a hard copy, please contact us using any of the methods listed in Section 3 above.