



Crown House, Crown Street
Ipswich, Suffolk, IP1 3HS
T 020 7337 0501

Complaints Procedure for SILO Clients

Silo and Killik & Co are dedicated to providing a high level of service to all its clients. If you are not satisfied with the level of service you have received from us please contact us and we will address your concerns.

How and where to complain

In the first instance please contact Silo Support, by telephone, email, letter or fax. We will treat each method of contact with the same priority and hope that your concerns can be dealt with within three business days.

Should you wish to contact someone other than Silo Support, please email the Complaints Team at complaints@killik.com or write to us at: Killik & Co, Crown House, Crown Street, Ipswich, IP1 3HS

Additionally, with regards to Account Information Services (AIS), which are those concerning the way that information is collected and analysed from your bank account in order to perform Intelligent Siloing, you may complain to us or to TrueLayer Limited as our Principal for these services at: Level 3, 1 Hardwick Street, London, UK, EC1R 4RB

For any complaint that is resolved to your satisfaction within three business days, we will send you a letter known as a 'Summary Resolution Communication' which states that your complaint has been fully resolved.

In the event that we are unable to address your complaint within three business days your complaint will be passed automatically to the Complaints Team for further investigation. You will receive a letter 'promptly' acknowledging receipt of your complaint by the Complaints Team.

The Complaints Team will then investigate your concerns and will aim to treat each complaint fairly, consistently and competently.

Our response to you

Complaints about Account Information Services (AIS):

We will write with our response to your complaint within 15 business days of receiving it.

All other complaints:

We will write with our response to your complaint within eight weeks of receiving it.

If, at any time, you wish to receive an update of our progress and when we expect to complete our investigation you can contact the Complaints Team in writing at the above email and postal addresses or by telephone on 020 73370400.

We aim to have completed our investigations during the specified time limits and we will send you a letter to tell you our findings and, where applicable, how we intend to resolve your complaint. That letter is known as our Final Response. If we are unable to issue our Final Response within the time limits we will give you the reason for the delay and tell you when you can expect to receive our Final Response.

In the case of AIS complaints, we can only exceed the time limit if there are exceptional circumstances beyond our control, but must still provide our Final Response no later than 35 Business days after receiving your complaint.



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The Final Response letter is sent when we have thoroughly investigated all aspects of your complaint. The Final Response is our conclusion, however we are always available to provide clarification to clients and you are invited to contact us at any time.

If your complaint relates to any services provided by third parties, we will forward your letter to them for investigation. They will investigate your complaint and you will receive correspondence from us in the manner described above.

The Financial Ombudsman Service

Silo and Killik & Co are covered by the Financial Ombudsman Service (“FOS”). If you are unhappy with our Summary Resolution Communication, Final Response or, if you are not satisfied with how we are investigating your complaint after the Final Response time limits have passed, you may refer your case to the FOS. Details of the FOS will be provided to you by us with our Summary Resolution Communication, Final Response or at the 15 Business day stage for AIS complaints and eight week stage for other matters as described above. You can also find more information about the FOS on their website: <https://www.financial-ombudsman.org.uk/>