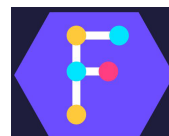

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Complaints Policy

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COMPLAINTS POLICY

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COMPLAINTS POLICY

Policy Owner: Fortis Platform Ltd and all its trading styles • Version 1.0

Effective Date: 7 September 2026 • Next Scheduled Review: 7 September 2027 This policy applies to Fortis Platform Ltd and all its trading styles, across every office and every channel through which we deal with clients.

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Document Control

Document Title	Fortis Platform Ltd — Complaints Policy
Policy Owner	Fortis Platform Ltd and all its trading styles
Applies To	All staff, appointed representatives and introducers, across all offices (London, Solihull, Manchester)
Version	1.0
Effective Date	7 September 2026
Review Cycle	Annually, or sooner following any material change in applicable law, regulation, or the Loan.co.uk Limited introducer arrangement

Complaints Policy

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COMPLAINTS POLICY

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1. Purpose

This policy sets out how Fortis Platform Ltd, and all its trading styles ("Fortis", "we", "us" or "our"), receives, investigates and resolves complaints from clients, introducers and other stakeholders. It exists to make sure every complaint is handled fairly, promptly and consistently, wherever in the business it is raised, and to turn every complaint into an opportunity to improve the service we provide.

Fortis operates as a commercial finance broker and introducer of non-regulated products and is not itself authorised and regulated by the Financial Conduct Authority (FCA). Where a client's requirement touches a regulated activity — for example a regulated mortgage contract or regulated consumer credit — Fortis introduces that client to Loan.co.uk Limited, which is authorised and regulated by the FCA (registration number 718486). This policy covers complaints about Fortis's own conduct and service and explains how a complaint that properly belongs with a regulated third party such as Loan.co.uk Limited is identified and routed correctly.

2. Our Commitment to Fair Complaint Handling

- Accessible. Clients can complain in whatever way is easiest for them and are never charged for making a complaint.
- Prompt and proportionate. Complaints are acknowledged quickly, investigated thoroughly, and resolved as close to the first point of contact as possible.
- Fair and impartial. Every complaint is investigated objectively by someone with sufficient competence and, wherever practicable, someone not directly involved in the matter complained about.
- Transparent. Complainants are kept informed of progress, told clearly what has been decided and why, and told what to do next if they remain dissatisfied.
- Used to improve. Root causes are identified and fed back into training and processes, so the same issue is less likely to recur.

3. What Is a Complaint?

A complaint is any expression of dissatisfaction, whether written or oral, and whether justified or not, about Fortis's provision of, or failure to provide, a service. A complaint does not need to use the word "complaint" to be treated as one — any member of staff who identifies a possible complaint must log it under this policy rather than deal with it informally.

4. How to Make a Complaint

A complaint may be made through any of the following channels. We do not require a complaint to be put in writing before we will investigate it, although a written record helps us respond accurately.

- By telephone: 0121 794 8281, and asking to speak to the Complaints Officer or, if unavailable, any member of the management team.
- By email: complaints@fortisapp.co.uk.

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- By post: Complaints Team, Fortis Platform Ltd, Auraio, Shepherds Grn Rd, The Green, Shirley, Solihull

B90 4DY.

- In person: At any Fortis office (London, Solihull or Manchester), by appointment.
- Via a third party: A friend, family member, solicitor, or other authorised representative may complain on a client's behalf, subject to the client's consent or the representative's authority being verified.

Where possible, we ask complainants to provide their name and contact details, the office or adviser they dealt with, a description of what went wrong and when, and what outcome they are looking for. A complaint will never be refused or delayed simply because this information is incomplete.

5. Our Investigation Process

- Log. Every complaint is recorded with a unique reference number on the same working day it is received, regardless of channel or seriousness.
- Assign. A named handler is assigned — wherever practicable, someone not directly involved in the matter complained about.
- Investigate. The handler reviews the case file, speaks to relevant staff, and — where the complaint touches a regulated product — liaises with Loan.co.uk Limited or the relevant partner so the complainant receives one coordinated response.
- Decide. The handler reaches a fair decision on the complaint, agrees any redress with a director where appropriate (Section 8), and prepares a clear written response.
- Close & learn. The case is closed with an outcome and, where relevant, a root cause is recorded so recurring issues can be identified and fixed.

6. Timelines for Resolution

These timescales are the maximum we work to. Wherever a complaint can be resolved sooner, and to the complainant's satisfaction, it is.

Stage	Target Timescale	What Happens
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Acknowledgement	Within 3 working days	A written acknowledgement is sent confirming the complaint reference and who is handling it.
Holding update	By 4 weeks, if unresolved	If a final response cannot be issued within 4 weeks, we explain why and when one can be expected.
Final response	Within 8 weeks	A final written response sets out our understanding of the complaint, the outcome, any redress, and — if the complainant remains dissatisfied — their escalation options (Section 7).

Table 1: Standard Fortis complaints resolution timeline.

7. Escalation Options

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If a complainant is unhappy with our final response, or if we have not been able to issue one within 8 weeks, they have the right to take the matter further. Our final response letter will always explain this clearly, and the right route depends on what the complaint is about.

- Complaints about Fortis's own conduct: the complainant may ask for the matter to be reviewed by a director of Fortis Platform Ltd. Where an independent dispute resolution scheme applies to the complaint, we will confirm the relevant scheme and how to contact it in our final response.
- Complaints about a regulated product or advice introduced to Loan.co.uk Limited: the complainant has the right to refer the complaint to the Financial Ombudsman Service (FOS) free of charge, normally within six months of Loan.co.uk Limited's final response. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR, by telephone on 0800 023 4567, or at www.financial-ombudsman.org.uk.

Referring a complaint to the Financial Ombudsman Service, or to any other applicable scheme, does not affect a complainant's right to take legal action instead, or afterwards, if they remain dissatisfied.

8. Remedies & Redress

Where a complaint is upheld, in full or in part, we will put things right in a way that is proportionate to the impact on the complainant. Depending on the nature of the failing, this may include a clear apology and explanation, correcting an administrative error, refunding or waiving a fee we should not have charged, or, in cases of demonstrable financial loss or material distress directly caused by our error, a fair and reasonable compensation payment. Any compensation offer is approved by a director before being communicated to the complainant.

9. Recording & Continuous Improvement

Every complaint — whatever the channel and whether or not it is upheld — is logged on central complaints register, together with its outcome and root cause. A summary is reviewed by senior management at least quarterly, covering volumes, themes, timeliness against Section 6, and any action needed to prevent an issue recurring. Any single complaint indicating a risk of harm to multiple clients is escalated to senior management immediately.

10. Vulnerable Customers & Additional Support

Some complainants may need additional support to raise or progress a complaint — for example due to ill health, bereavement, financial difficulty, or low confidence in dealing with financial matters. Staff are expected to identify and record support needs sensitively, and to adjust our approach accordingly: for example, by allowing more time, communicating in a preferred format, or dealing with a nominated representative.

Additional support needs never reduce a complainant's right to the same fair outcome and timescales set out in this policy.

11. Data Protection

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Personal data provided in connection with a complaint is processed in accordance with UK GDPR and the Data Protection Act 2018, and in line with Fortis's privacy notice. It is used only for investigating and resolving the complaint, for our own record-keeping and quality assurance, and — where a complaint properly belongs with Loan.co.uk Limited or another regulated partner — for sharing with that party so the complaint can be handled. Fortis Platform Ltd is registered with the Information Commissioner's Office (ICO) under registration number ZC239684. Complainants retain their usual rights under data protection law, including the right to access the personal data we hold about them.

12. Policy Review

This policy is reviewed at least annually by senior management, and sooner if there is a material change in applicable law or regulation, or in the Loan.co.uk Limited (or any other regulated partner) introducer arrangement.

13. Quick Reference — How to Complain

This section may be extracted and issued to clients as a standalone "How to Complain" summary.

How to complain to Fortis Call us on 0121 794 8281, email complaints@fortisapp.co.uk, or write to Complaints Team, Fortis Platform Ltd, Auraio, Shepherds Grn Rd, The Green, Shirley, Solihull B90 4DY. Tell us your name, contact details, what happened, and what you would like us to do. We will acknowledge your complaint within 3 working days and send you a final response within 8 weeks. If your complaint is about a regulated product introduced to Loan.co.uk Limited, we will pass it to them promptly and let you know. If you are unhappy with our final response, or if we have taken longer than 8 weeks, you can ask for the matter to be reviewed further, or — for regulated products handled by Loan.co.uk Limited — refer your complaint to the Financial Ombudsman Service (0800 023 4567, www.financial-ombudsman.org.uk), normally within six months.