

Moneysolve Complaints Handling Policy

Our complaints policy

We are committed to providing a high-quality service to all our clients and treating our clients fairly. When something goes wrong, we need you to tell us about it. This will help us to improve our standards and the quality of the service we provide to you and other clients.

If you have a complaint or if you are in any way dissatisfied for any reason, please contact us with the details as soon as possible. At the outset of receiving any expression of dissatisfaction we will carry out an informal preliminary investigation. We will endeavour to agree a mutually acceptable way forward with you by close of business the day after receiving your complaint. We will forward to you an Outcome of Complaint form. If we are unable to reach a mutually acceptable solution with you within this time frame the following will happen next:-

What will happen next?

1. We will send you a letter acknowledging receipt of your complaint within three days of receiving it at the very latest, enclosing a copy of this procedure and the Financial Ombudsman Service leaflet on complaints.
2. We will then formally investigate your complaint. This will normally involve your complaint being considered by our Customer Services Manager, who will review your file and our records and try to deal with the subject matter of your complaint.
3. The Customer Services Manager will invite you to a meeting at our offices to discuss and hopefully resolve your complaint. Once the meeting has taken place the Customer Services Manager will provide you with a written response together with an Outcome of Complaint form within 21 days of the date on which we received your complaint.
4. The letter will confirm the outcome of the meeting and the investigations and any solutions that have been agreed with you.
5. If you do not wish to attend a meeting or if it is not possible for you to do so, the Customer Services Manager will send you a detailed written reply to your complaint together with an Outcome of Complaint form, which will include any suggestions we have for resolving the matter, within 21 days of the date on which we received your complaint. If there is likely to be a delay in sending you a response we will tell you why and provide you with a revised time estimate.
6. If, upon receipt of the Customer Service Managers response, you are still not satisfied, you should contact us again and if possible provide us with any relevant further information. We will arrange for Elizabeth Beesley, the Director of the Company to review the Customer Services Managers decision and deal with any new issues arising. She will write to you with her findings and any suggestions as to how your complaint can be resolved. We fully expect that your complaint will have been considered and a final outcome provided to you within eight weeks at the latest of you making your complaint. If you are still unhappy once we have exhausted our internal complaints procedure or in the event of us not responding to your complaint within eight

weeks you can submit details of your complaint to the Financial Services Ombudsman at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Their telephone number is 0300 1239123. Their leaflet detailing what you should do if you have a complaint is attached and is also available to download on our website @ www.moneysolve.co.uk. The Financial Ombudsman Service can investigate your complaint if you contact them within six months of our final decision.

If you do not refer your complaint within that time frame, the Financial Ombudsman Service will not have our permission to consider your complaint outside of this timescale and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

If you are unclear about any aspects of the complaints procedure please do not hesitate to contact us.