

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 3rd business day after you making a complaint.

If you are happy with the explanation we have given you we will confirm this to you in writing and forward to you a summary resolution 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 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. A summary resolution form will also be sent to you at this stage.
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, including any suggestions we have for resolving the matter, within 21 days of sending you the acknowledgement letter. 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 additional relevant information. We will arrange for Elizabeth Beesley, the Director of the Company to review the Customer Services Managers decision and also deal with any new issues arising. She will write to you with her findings and suggestions as to how your complaint can be resolved together with a copy of the summary resolution form. 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 free of charge 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 at 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 to the Financial Ombudsman Service in that time frame they will not have our permission to consider your complaint 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.

Should you have any queries in relation to the procedure itself please do not hesitate to contact us. We thank you in anticipation of your indulgence while we carry out our investigations.

To read the current version of the Financial Ombudsman Service leaflet “Your complaint and the Ombudsman” please visit the following link

<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>