



COMPLAINTS POLICY

Money and Me Claims is authorised and regulated by the Financial Conduct Authority, FRN 834307

We are committed to resolving complaints as quickly as possible. In the unlikely event that you wish to make a complaint, please put this in writing and provide this to:

David Miller, Money and Me Claims, Unit 74, Fountain Business Centre, Ellis Street, Coatbridge, ML5 3AA.

We will acknowledge receipt of your complaint and look to resolve it within three working days. If you accept our response during the three working day time period, we will provide you with a summary resolution communication to confirm this and to highlight your rights in relation to complaining to the Financial Ombudsman Service.

Should we fail to resolve your complaint in three working days, we will investigate competently, diligently and impartially and provide a final response to your complaint in full within **eight weeks**.

Within our final response, we will explain our assessment of the complaint and our decision on it. If it is considered appropriate, we will offer redress or remedial action.

If we are unable to resolve the complaint within this time limit due to exceptional circumstances we will send a written response which explains why Money and Me Claims Limited has been unable to provide a final response, and when it expects to provide one, and in either case, send information about referral rights to the Ombudsman Service together with an explanatory leaflet.

Financial Ombudsman Service

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567**

Email: complaint.info@financial-ombudsman.org.uk

Further information is available on the Financial Ombudsman Service website:

www.financial-ombudsman.org.uk



An explanatory leaflet regarding the Financial Ombudsman Service will also be enclosed within our final response sent out to you.

If you want the Financial Ombudsman Service to look into your complaint, you can do so **free** of charge but you must contact them within **six months** of the date of any final response issued.

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

Information Commissioner's Office

If your complaint relates to our information rights practices and we are unable to resolve your concern, you can raise the matter with the Information Commissioner's Office (ICO) by telephoning their helpline **0303 123 1113**.

The ICO will use the information you have provided, including our response to your concerns, to decide if your concern provides an opportunity to improve information rights practice.

If the ICO think it does provide that opportunity, they will take appropriate action. This could take a variety of forms. You should raise the matter with the ICO within **three months** of your last meaningful contact with us regarding the complaint.

Closing and Recording Complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

Money and Me Claims is committed to ensuring that all complaints received are handled fairly, consistently and promptly and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

To assist us in monitoring complaints and to identify recurring or systematic problems, all complaints will be recorded using the Complaint Record Form annexed to this policy.

We will keep records of complaints in a register for three years from the date of resolution in compliance with the DISP chapter of the FCA Handbook and in accordance with Data Protection Legislation.