

## Complaints Procedure

We want you to be happy with the service provided, and our aim is to provide an excellent service to all of our customers, but we recognise that things can occasionally go wrong. We take all complaints seriously and aim to resolve them swiftly.

### How to complain

Complaints may be made in respect of a service that we have provided or failed to provide under the Compensation Act 2006 by:

Telephone: to 01925 552 923 or 0800 103 2615

Email: to [complaints@moneymt.co.uk](mailto:complaints@moneymt.co.uk)

By Post:

Money Management Team – Complaints Team  
Ribban Court,  
20 Dallam Lane,  
Warrington,  
Cheshire  
WA2 7NG

### Procedure

If your complaint is resolved by the close of business 3 working days following receipt, you will receive confirmation of this along with your rights for further escalation should you subsequently remain dissatisfied.

If your complaint is not resolved within the above timeframe the following process will be followed

1. Money Management Team will send you written or electronic acknowledgement of a complaint within five business days of the receipt of the complaint, identifying the person who will be handling the complaint. This will include a copy of our internal complaint procedure. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint.

2. Within four weeks of receiving the complaint, we will send you either:

- A final response adequately addressing your complaint points; or
- A holding response, which explains that we are not yet in a position to provide you with a final response. It will also give you an indication of when you should expect to receive your final response.

3. Within eight weeks of receiving the complaint, we will send you either:

- A final response adequately addressing your complaint points; or
- A response which explains why we are still not in a position to provide a final response; this will give you reasons for the further delay and will give you a further date when to expect a response. At this stage the letter will advise that you may refer your complaint to the Claims Management Ombudsman if you are dissatisfied with the delay.

4. Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible, and will comply with any offer of redress that you accept. Appropriate redress will not always involve financial redress, but could involve an apology or another suitable form of redress.

5. The Claims Management Ombudsman (CMO) can investigate complaints up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Claims Management Ombudsman this must be done within six months of our final response to your complaint

6. If you are not satisfied with our final response, or if a complaint is not resolved after eight weeks, you may refer your complaint to;

**For Reclaims Services complaints**

**Claims Management Ombudsman Service (CMO)**

**If you wish to refer your complaint to the Claims Management Ombudsman this should be done within six months of the date of your final response, or if your complaint is not resolved after 8 weeks**

**Claims Management Ombudsman  
Exchange Tower  
Harbour Exchange  
London  
E14 9SR.**

**Website: <https://cmc.financial-ombudsman.org.uk/>**

**Tel: 0800 0234567**

**Complaining about how your personal data is used**

**In the event that you wish to make a complaint about how your personal data is being processed by Money Management Team Ltd or third parties, or how your complaint has been handled, you have the right to lodge a complaint directly with the supervisory authority and Money Management Team Ltd's data protection representatives.**

**How to complain**

**Telephone: 0800 103 2631**

**Email: to [dpo@moneymt.co.uk](mailto:dpo@moneymt.co.uk)**

**By Post:**

**Data Protection Office  
Money Management Team – Complaints Team  
Ribban Court,  
20 Dallam Lane,  
Warrington,  
Cheshire  
WA2 7NG**

**Complaints will be resolved within one month and appeals on the handling of complaints will be resolved within one month.**

**Your referral Rights**

**By Post:**

**Information Commissioner  
Information Commissioners Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
Telephone: 0303 123 1113  
Email : n/a**