

Complaints procedure

Receiving complaints and contact details:

Complaints can be made to any member of staff or trustee by any method, including:

- Handed in using the Money Lifeline complaints form
- Sent to the Sarum Hill Centre, Sarum Hill, Basingstoke RG21 8SR
- By e-mail to moneylifelinebasingstoke@gmail.com
- Verbal complaint by phone to 01256-351026

or in person to any of Money Lifeline's staff or trustees.

Complaints received by telephone or verbally in person will be recorded for clarity, including the following:

- The facts of the complaint
- The complainant's name, address and telephone number
- The relationship of the complainant to Money Lifeline *for example: client, adviser*

All complaints, however submitted will be managed in accordance with Financial Conduct Authority DISP regulation

Resolving complaints

Stage One

1. In many cases, a complaint is best resolved by the person responsible for the issue being complained about. If the complaint has been received by that person, they may be able to resolve it swiftly and should do so if possible and appropriate, within 24 hrs. Whether or not the complaint has been resolved, the complaint information should be entered on a complaint management form and passed to one of the centre managers within a maximum of 7 days.
2. All complaints will be acknowledged by the manager handling the complaint within a maximum of 7 days. The acknowledgement will say who is dealing with the complaint and when the person complaining can expect a reply. A copy of this complaints procedure should be attached.
3. On receiving the complaint, the manager handling the complaint will record it in the complaints log. If it has not already been resolved (see '1.' above), he may investigate the complaint himself or he may allocate it to an appropriate person, uninvolved in the case and with no conflict of interests, to ensure impartiality. If the complaint relates to the manager, the investigation will be undertaken by a trustee.
4. The investigation itself will be thorough and methodical and include:
 - The examination of all appropriate written/electronic records in any media
 - The interviewing of all persons implicated in the complaint
 - Compliance with Money Lifeline's Security and Confidentiality policy

- An investigation report, which will include: the action taken to investigate the complaint, the conclusions from the investigation, and any action taken as a result of the complaint.
5. The complaint will receive a definitive response to their complaint within a maximum of 8 weeks, which will also include full details as to how to refer the complaint to the Financial Ombudsman Service, if the complainant feels the problem has not been satisfactorily resolved.

External Stage

If the complainant feels that the problem has not been satisfactorily resolved at Stage One, they will be told that their complaint can be referred to and reviewed by the Financial Ombudsman Service (FOS). FOS Forms should be handed to the client along with the FOS contact details and the FOS leaflet 'Your complaint and the ombudsman', to allow them to take the complaint further should they wish to do so. Contact details for the FOS:

<https://help.financial-ombudsman.org.uk/help> for the web based form

Telephone 0300 123 9123 or 0800 023 4567 8am to 8pm Monday to Friday - and on Saturdays from 9am to 1pm

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