

COMPLAINTS PROCEDURE – CLIENT INFORMATION

TMG Direct Limited

We regard a complaint as being:

‘any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience’.

We will provide a copy of this document on request and when acknowledging a complaint.

On receipt of a complaint, we will pass the details onto Compliance Officer, Scott Thorpe who will be responsible for ensuring that any complaint will be dealt with promptly and fairly.

Making a Complaint

If you wish to make a complaint, we can be contacted as follows:

In writing: 27 Bridgegate, Rotherham, South Yorkshire, S60 1SN

By phone: 01709 242927

By email: complaints@themoney-group.co.uk

In Person: At the address stated above

Acknowledging your Complaint

If your complaint cannot be resolved by the close of business on the third business day, following its receipt, we will promptly send you a written acknowledgement of your complaint, following its receipt.

If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

Investigating your Complaint

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint.

Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly. We may ask you to submit copies of documentation and may request further information from you to assist us with our investigation.

We will consider any documents and/or information you may provide in relation to your complaint.

Keeping you Informed

If your complaint cannot be resolved by the close of business in the next 3 working days, following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.

Any progress updates will include:

- the reasons for any delay
- what further information / documents we require to resolve your complaint
- when you may expect to receive a further update / our Final Response letter

We will work towards completing our investigation into your complaint within eight weeks of its receipt

We will undertake a thorough investigation of your complaint which may take a little bit of time. However, in the event that we have been unable to conclude our enquiries within the eight-week period, we will write to you and let you know when we expect to be able to issue our Final Response letter.

We will also provide you with details of your right to refer the matter to the Financial Ombudsman Service (FOS). The FOS can be contacted as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0207 964 1000

You can also find out how to do this on the FOS' website, www.financial-ombudsman.org.uk, or by contacting the FOS on 0800 023 4567

Resolving your Complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter which will be:

- fair, clear and not misleading.
- provide details of our investigation and decision.
- if relevant, include any offer of remedial action or the appropriate level of redress (or both)

If you are not satisfied with our decision you will have the right, unless it relates to an unregulated product or activity, to refer the matter onto the Financial Ombudsman Service (FOS) **within 6 months** from the date of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided.

You can be assured that we treat all complaints very seriously and we will conduct a full review of the issue(s) raised.