

## Money Management Team Complaints Procedure.

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;

### **Claims Management Ombudsman (CMO)**

You have 6 months to approach the Claims Management Ombudsman from the date of our Final Response, or if your complaint is not resolved after 8 weeks.

**Post:** Claims Management Ombudsman, Exchange Tower, Harbour Exchange, London, E14 9SR

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

**Tel:** 0800 023 4567 - calls to this number are now free on mobile phones and landlines

### **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.

**Post:** DPO, MMT – Complaints Team, Ribban Court, 20 Dallam Lane, Warrington, Cheshire, WA2 7NG

**Tel:** 0800 103 2631

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

Complaints will be resolved within one month and appeals on the handling of complaints will be resolved within one month. Your referral Rights:

**Post:** Information Commissioner, Information Commissioners Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

**Tel:** 0303 123 1113