

iPensions Group Limited

Complaints Policy

About this guide

iPensions Group are committed to providing you with an excellent service. However, we recognise that sometimes things can go wrong. Should you have cause to make a complaint, we want to know about it, and ensure that it is dealt with as quickly and effectively as possible.

We view complaints not only as an opportunity to understand our clients' needs, but to improve our services where needed and as a chance to put things right.

It is important you feel confident that we will take your complaint seriously, and as such we've put together this guide to explain our commitment to you. It's important that:

- You know who to complain to
- You know how we will deal with your complaint
- You feel confident that we will take your complaint seriously
- You know that we will try to resolve your complaint quickly

How can you complain?

In respect of any of our UK regulated products, you can make a complaint by:

- Calling us on **+44 161 972 2840**

However, if your complaint is complex in nature, you may prefer:

- Emailing us using **compliance@ipensionsgroup.com**
- Writing to us at **iPensions Group Limited, 2nd Floor, Marshall House, 2 Park Avenue, Sale, M33 6HE.**

Please address any complaint made in writing to the Complaints Manager.

What happens next?

- Where we are able to, we will seek to resolve your complaint within three business days.
- At times, this is not always possible. Where we are unable to resolve your complaint within three business days, we will provide you with acknowledgement of receipt in writing no later than the third business day.
- It is important to us that you know we will investigate your complaint competently, diligently, and impartially, taking account of all available information.
- Before the end of eight weeks we will write to you providing you with our final response, explaining in a way that is fair, clear and not misleading, our assessment of your complaint.
- If we have not been able to complete our investigation within eight weeks of receipt of your complaint, we will write to you and let you know why, and when we expect to provide you with our final response.
- If you are not satisfied with our final response, or reason for not being able to provide you with our final response, you are able to refer your complaint to the relevant Ombudsman; either the Financial Ombudsman or the Pensions Ombudsman Service subject to any relevant time limits:

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

By email: complaint.info@financial-ombudsman.org.uk

By phone: +44 20 7964 1000

The Pensions Ombudsman Service

11 Belgrave Road
London
SW1V 1RB

www.pensions-ombudsman.org.uk

By email: enquiries@pensions-ombudsman.org.uk

By phone: +44 20 7630 2200

Pension Advisory Service

If at any point you would like help and guidance before making a complaint, you may wish to contact the Pensions Advisory Service. They can provide you with free and impartial advice in regards to all aspects of your pension:

- **www.pensionsadvisoryservice.org.uk**
- Pensions Helpline: **+44 300 123 1047**

Confidentiality

Rest assured, any complaint you make will be handled sensitively. We will tell only those who need to know and adhere to all relevant data protection requirements.