

Complaints Procedure

We're sorry to hear something has gone wrong. If you want to make a complaint, this document explains our obligations to you, how we'll handle your complaint and your rights throughout the process.

You can make a complaint by post, phone or email:

Post: Compliance Officer Wealthtime Select, 1 London Road Office Park, London Road, Salisbury, SP1 3HP.	Phone: 01725 512925	Email: admin@wealthtime.com
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Once we've received your complaint, we'll assess whether we can resolve the matter to your satisfaction in three business days. If we feel we can investigate and resolve the matter fully within this time, we will. You'll then receive a summary resolution in writing at the end of this period. This will provide details of our conclusions and any remedial actions we have or intend to take. We'll ask you to confirm you're satisfied with the conclusion and/or any remedial actions.

If you confirm you're satisfied, we'll close the complaint. If you confirm you're unsatisfied, the complaint will remain open and we'll continue to seek a resolution. At this point, you can also refer your complaint to the Financial Ombudsman Service or (where relevant) The Pensions Ombudsman (details included below) if you qualify as an eligible complainant.

If after reviewing your complaint, we believe it wholly or partially involves another regulated firm we'll promptly forward your complaint (or the relevant section[s]) to that firm and confirm in writing to you that we've done this. If part of the complaint refers to our services or products, we'll continue to pursue a resolution for those sections under this procedure.

If your complaint is technical or complicated and we feel we're unable to confidently resolve this within three business days, we'll promptly write to you confirming this. We'll also include the name of the person who'll manage your complaint and provide updates on progress. Within eight weeks of receiving your complaint, we're required to send you a final response letter that details our conclusions and any remedial actions we have or intend to take.

In the unlikely event we've been unable to conclude our investigations within eight weeks, we'll confirm this in writing and provide an estimate of when we believe we'll be able to issue a final response letter.

At any time in the process, provided you qualify as an eligible complainant, you can refer your complaint to the Financial Ombudsman Service or (where relevant) The Pensions Ombudsman, although it may be better to wait for a summary resolution or final response letter to be issued beforehand. If you wish to refer your complaint, you can contact the Financial Ombudsman Service or The Pensions Ombudsman in the following ways:

Website: financial-ombudsman.org.uk
Phone: 0800 023 4 567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk
Post: The Financial Ombudsman Service,
Exchange Tower, London E14 9SR

Website: pensions-ombudsman.org.uk
Phone: 0800 917 4487
Email: helpline@pensions-ombudsman.org.uk
Post: The Pensions Ombudsman,
10 South Colonnade, Canary Wharf, London E14 4PU

If you require this document in an alternative format please contact us.

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