

How to make a complaint

Our commitment to you

We always aim to provide our customers with the highest standards of service possible, but we know that sometimes things can go wrong. When this happens, we encourage customers to tell us so we can investigate and put things right where needed. We investigate all complaints about our service as required by **The Financial Conduct Authority (FCA)** and/or **The Data Protection Act 2018**. Once a complaint has been made, we will investigate, act promptly and communicate with you transparently throughout the complaint process.

How to complain

Contact our team by post, email or phone:

Wealthtime Complaints Team

PO Box 4328

Bath

BA1 0LR

Email: complaints@wealthtime.com

Telephone: 0345 680 8000

Telephone calls are recorded for training and monitoring purposes and to meet regulatory requirements.

Our approach

We aim to resolve complaints as quickly as possible. Most complaints are resolved quickly and are handled by our client services team.

Occasionally, a complaint may require more time to investigate. This could be due to a disagreement over the resolution, more complicated circumstances or another reason. These complaints are investigated by our **Complaints Team**, who are independent of the staff carrying out the administration of customer accounts.

Our process

Firstly, we listen to the concerns raised by the complainant and acknowledge the complaint promptly. If the complaint has been made by phone, we'll summarise the key points of the complaint to ensure we have the correct information. We'll then gather information from our records which may include listening to recordings of phone conversations, reviewing documentation and checking details of instructions sent to us. We may request further information if needed. We may also need to engage with any third parties that were involved in the transaction.

Our aim is to objectively and fairly assess whether anything has gone wrong and who should be responsible. We explain our findings in a final response letter that is sent to the complainant or the person complaining on their behalf. If we're unable to send a final response letter within eight weeks, we'll write to the complainant to explain our current position. We aim to issue final responses much quicker than this and we'll keep the complainant updated if it's taking longer than expected. If we've accepted responsibility for the issue, we'll confirm how we plan to resolve it. We'll explain our findings and proposals, ensuring that all outcomes are fair, clear and easy to understand.

Rights of investors and data subjects

Who can refer a complaint to The Financial Ombudsman Service?

Under FCA rules, The Financial Ombudsman Service can only look at complaints from certain types of customers, known as 'eligible complainants'.

In most cases, this simply means:

- Individual customers, including someone acting on your behalf
- Small businesses with a turnover of less than £6.5 million and fewer than 50 employees
- Micro-enterprises with fewer than 10 employees and turnover or a balance sheet below €2 million
- Charities with annual income under £6.5 million
- Trusts with net assets under £5 million
- Personal guarantors for loans to businesses they are involved in

If you're not sure whether you qualify, please contact us — we're happy to help explain your options.

Time limits for the Ombudsman

You normally need to refer your complaint to the Financial Ombudsman Service within six months of our final response. If your complaint relates to pension administration issues, the Pensions Ombudsman may be able to help instead. We will explain your referral rights in our final response and any Summary Resolution Communication.

Referring a complaint to the Financial Ombudsman Service

We aim to resolve all complaints in a prompt and fair way. If we don't accept the complaint against us, we will explain why in our final response letter. You have the right to refer complaints to **The Financial Ombudsman Service** if either we've taken too long to respond, or you don't accept our decision. Please be aware that only eligible complainants and counterparties as defined by the FCA can appeal to The Financial Ombudsman.

The Financial Ombudsman Service is free of charge. You can submit a complaint online, by phone or by email:

Telephone: 0800 023 4567

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

Website: www.financial-ombudsman.org.uk

You must refer your complaint to **The Financial Ombudsman** within six months of the date on the final response letter.

If you have a complaint or dispute concerning your workplace or personal pension arrangements you should contact:

The Pensions Ombudsman

Website: www.pensions-ombudsman.org.uk

If you have general requests for information or guidance concerning your pension arrangements contact:

The Money and Pensions Service

Telephone: 0800 011 3797

Website: maps.org.uk

You also have the right to take civil action.

Referring a data protection complaint to the Information Commissioner's Office (ICO)

If your complaint relates to data protection, including our compliance with data protection laws such as the **UK General Data Protection Regulation** or **Data Protection Act**, we will investigate your complaint and inform you of the outcome of our investigation without undue delay. You have the right to submit or escalate a data protection complaint to the ICO at any time. Contact details for the ICO are as follows:

Address: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Telephone: 0303 123 1113

Website: ico.org.uk/make-a-complaint/personal-information-complaint/

Complaints process overview

1.

We'll acknowledge your complaint promptly.



2.

We'll conduct a thorough investigation into the subject of your complaint without undue delay. While we aim to resolve all complaints as swiftly as we can, please understand that some investigations take longer than others depending on factors such as the complexity of the complaint and the need to contact third parties.



3.

We'll aim to send a final response to you within eight weeks after receiving your complaint and without undue delay. If we're unable to provide you with a final response within this time frame, we'll write to you explaining why and advise you when you can expect a final response.



4.

If it's been more than eight weeks from the date of your complaint and you haven't received a final response from us, or you are dissatisfied with the final response you have received (at any stage of the process), you can write to **The Financial Ombudsman Service** referring a data protection complaint to **The Information Commissioner's Office (ICO)**

If your complaint relates to data protection, you can contact **The Information Commissioner's Office (ICO)**. The **Financial Ombudsman Service** and **ICO complaints service** are free of charge.

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

Wealthtime is a trading name of Novia Financial plc. Novia Financial plc is a private limited company registered in England and Wales. No. 06467886. Registered office: Royal Mead, Railway Place, Bath, BA1 1SR. Novia Financial plc is authorised and regulated by the Financial Conduct Authority. FCA Number 481600.