

# Complaints Handling Procedure

## Definitions and interpretations

The following definitions and interpretations shall be considered in the context of this document:

<b>Client, Customer, You</b>	Means any person holding an account with us.
<b>Complaint</b>	As defined on the FCA Handbook, means 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 or a redress determination, which: <ul style="list-style-type: none"><li>• Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and</li><li>• Relates to an activity of that respondent, or of any other respondent with whom the company has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.</li></ul>
<b>FCA</b>	Means the Financial Conduct Authority
<b>FOS</b>	Means the Financial Ombudsman Service
<b>Us, We, The Company</b>	Means MFM Investment Ltd, trading as MoneyFarm.

## Summary of the Complaints Handling Procedure

1. All complaints shall be addressed, in first instance, to the Client Relationship Management team using the contact details provided at the bottom of this document. They will deal with your complaint diligently and seek to provide an immediate resolution, no later than 3 business days after the date of your complaint.
2. If your complaint cannot be dealt within 3 business days, we will send you an acknowledgement of receipt and your complaint will be dealt by the Compliance Team. We will seek to provide you with a final response within 8 weeks from the date of your complaint.
3. If we cannot provide you with a final response by the 8th week from the date of your complaint, we will write to you explaining the reasons, and we will include an estimation of when we will be able to provide you with the final response.
4. If more than 8 weeks have passed from the date of your complaint without us having provided you with a final response, or you remain dissatisfied with the response we will have provided you, you are entitled to refer your complaint, free of charge, to the FOS by following the steps outlined on their website at <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>
5. Upon resolution of your complaint, we will provide you with a Summary Resolution Communication in accordance with the FCA rules.

### Treating Customers Fairly

Both the Client Relationship Management Team and the Compliance Team shall thoroughly examine any complaint and the relevant associated information as required to reach a fair outcome for the client, and communicate with the client in a fair and respectful manner at all times.

### Contacts

By e-mail:

Client Relationship Management Team	<a href="mailto:hello@moneyfarm.com">hello@moneyfarm.com</a>
Compliance Team	<a href="mailto:uk.compliance@moneyfarm.com">uk.compliance@moneyfarm.com</a>

By phone:

From the UK:	0800 4334574
From abroad:	+44 (0) 203 7456990