

COMPLAINTS POLICY

We take great pride in our friendly approach to financial services and meeting the needs of our customers. In order to ensure that we continually meet the highest levels of service, we are committed to listening to your feedback and resolving any issues you may have.

If you are not satisfied with our service, we would like you to tell us about your concerns. You can contact in any of the following ways:

Telephone our customer relations team

0203 901 7571

Lines are open Monday to Friday between 9.00am-5.00pm

In writing

The Customer Relations Unit
Beaulieu Financial Services Limited
Unit 1
Castle Marina Road
Nottingham
NG7 1TN

Email

UK-General.ComplaintsTeam@themoneyshop.co.uk

What happens next?

- If you contact us and we have been unable to resolve your complaint immediately, the Customer Relations Unit will send you a letter to acknowledge receipt of your complaint. We will consider your comments and may need to contact you for further information.

- We will try to resolve your concerns straightaway and let you know what we are going to do to put things right. Where we need more time, we will investigate and provide you with a written response which is called a "final response". If your complaint is about the provision of consumer credit or a Western Union money transfer, we will include a leaflet explaining how you can ask for a free, independent review of your complaint by the Financial Ombudsman Service (FOS).

- A Final response should be sent to you within eight weeks from receipt of your complaint.

- If we cannot send you a Final response within eight weeks, we will let you know that we are still investigating and, if applicable, advise you of your referral rights for the Financial Ombudsman Service.

What if you remain dissatisfied?

If you are still dissatisfied after receiving our "Final Response" letter and your complaint is about the provision of consumer credit or a Western Union money transfer; you can ask the Financial Ombudsman service for an independent review, which is free of charge. You must refer your complaint to the Financial Ombudsman Service within six months of the date of receiving our Final Response. Their contact details are:

- The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone 0800 023 4567
- Email: complaint.info@financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk
- Website: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

If you completed your transaction via our website, you can also request a review from the European Online Dispute Resolution platform: www.ec.europa.eu/consumers/odr/