

## Summary of Complaints Process

### What is a complaint?

“Any expression of dissatisfaction (oral or written) whether justified or not, on or on behalf of an eligible complaint about the provision of or a failure to provide a financial service.”

### How to register a complaint

If you wish to register a complaint, please write to Complaints Department, Brilliant Money, Suite 1, RVB House, New Mill Court, Swansea Enterprise Park, Swansea, SA7 9FG or telephone 01792 587557.

### Handling a complaint

The complaint will be handled by our designated complaints officer or a member of the senior management team. Brilliant Money is committed to investigating the complaint competently, diligently and impartially.

We will acknowledge the complaint promptly and may enclose a copy of this document. We will then keep you informed of the progress of your complaint.

Where possible, in the acknowledgement of the complaint, we will set out our understanding of the complaint in writing. Where this is not possible, we will set out our understanding of the complaint in writing as soon as this is understood by the business.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint or the relevant part of it to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned, if these are available.

Brilliant Money will assess fairly, consistently and promptly the subject of the complaint and whether the complaint should be upheld.

If the complaint is upheld, we assess what remedial action, redress (or both) may be appropriate and may:

- offer redress or remedial where it is decided to be appropriate.
- explain, in a way that is fair, clear and not misleading, our assessment of the complaint, the decision and any offer of remedial action or redress.
- comply promptly with any offer of remedial action or redress accepted by the complainant.

### Timescales:

Within 3 business days of receiving the complaint you will receive an initial response, as a minimum, with a full resolution and response given within a further 8 weeks in a formal response.

If a complaint is satisfactorily resolved within 3 business days of receipt then neither a formal response or formal acceptance need be in writing but a summary resolution will be sent with details on your rights.

Where we are still unable to complete our investigations within 8 weeks of your complaint, we will send confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us. We will continue to investigate the complaint until we are in a position to send you our Final Decision Letter.

### Final Decisions

If the complaint is upheld, we will provide fair compensation for acts or omissions we are responsible for.

Once you have received our Final Decision Letter, if you are unhappy with our handling of the complaint; you can refer it to the Financial Ombudsman Service at the address above but you must do so within 6 months of the date of our Final Decision Letter. A copy of the Financial Ombudsman Service leaflet ‘your complaint and the ombudsman’ will be included with our Final Decision Letter.

We shall deem the matter closed when;

- (i) Our investigation has been completed and a Final Decision Letter has been sent to you, or;
- (ii) Where you have indicated, in writing, acceptance of any earlier response, where appropriate.

### Unresolved or Disputed Complaints

If you cannot settle your complaint with us or we cannot settle the complaint within 8 weeks, you may be entitled to refer it to Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or 0800 0234 567.

### What happens if we cannot meet our liabilities following the complaint?

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about the limits applicable to the different product types is available at <http://www.fscs.org.uk/what-we-cover/products>