

Complaints Handling Policy V1.0.24

To make a complaint, please contact MSF Easy Solutions Ltd using the information provided below. We will then review your complaint and provide you with our response. If you are not satisfied with the response we have provided, you can escalate the complaint to the Financial Ombudsman Service for a final decision.

DEFINITION

The FCA define a complaint as any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of a customer or potential customer about the provision of, or failure to provide, a financial service which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and relates to an activity of ours or any other organisation that we have some connection to in marketing financial services or products. In other words, **a complaint is any expression of dissatisfaction** about the provision of our claims management activities, whether justified or not.

SUBMITTING A COMPLAINT

We seek to provide our customers with excellent customer service. However, in the event that a customer wants to lodge a complaint they are able to do so by email, telephone or post. A complaint can be made using any of the below:

- Telephone: 0161 368 2222
- Email: info@msfeasysolution.co.uk
- Post:
MSF Easy Solution Ltd 131 Market St, Hyde, SK14 1HG

INFORMATION TO PROVIDE WHEN MAKING A COMPLAINT

We aim to resolve your complaint as quickly as possible. To help us do this, please provide the following when making your complaint:

- Your name;
- A description of why you are dissatisfied;
- What you would like us to do to put things right; and
- A phone number and email address that we can reach you on.

WHAT HAPPENS AFTER MAKING A COMPLAINT?

ONCE A COMPLAINT HAS BEEN RECEIVED, WE WILL:

- ✓ Send you a prompt written acknowledgement of your complaint to reassure you that we have received your complaint and are dealing with it, and
- ✓ Thereafter, keep you informed of the progress of the measures being taken to resolve your complaint;
- ✓ investigate the complaint competently, diligently and impartially, obtaining additional information as necessary;
- ✓ assess fairly, consistently and promptly:

- (a) the subject matter of the complaint;
- (b) whether the complaint should be upheld;
- (c) what remedial action or redress (or both) may be appropriate;
- (d) if appropriate, whether it has reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint;

taking into account all relevant factors;

- offer redress or remedial action when we decide this is appropriate;
- explain promptly and, in a way that is fair, clear and not misleading, our assessment of your [complaint](#), our decision on it, and any offer of remedial action or redress; and
- comply promptly with any offer of remedial action or redress accepted by the complainant.

COMPLAINTS RESOLVED WITHIN 3 DAYS

If we resolve your complaint within three business days from the day you make it, we will write to you confirming that the complaint has been resolved and provide you with a summary resolution communication. We will only consider a complaint to be resolved within this timeframe when you indicate your acceptance of our response.

FORWARDING A COMPLAINT

Where we have reasonable grounds to be satisfied that a third party may be solely or jointly responsible for the matter alleged in your complaint, we may forward your complaint or the relevant part of it, in writing to the relevant third party, we will:

- ✓ do so promptly;
- ✓ inform you promptly in our final response of why your complaint has been forwarded by us to the third party, and of their contact details; and
- ✓ where jointly responsible for the fault alleged in your complaint, we shall comply with our own obligations in respect of the part of your complaint we have not forwarded.

COMPLAINTS NOT RESOLVED WITHIN 3 DAYS

If we cannot resolve your complaint within three business days from the day you make it, we will send you a written acknowledgement letter, letting you know that we've received the complaint and that we are looking into it. We will provide this acknowledgement to you promptly and no later than five days after the day we receive your complaint. Once we receive your complaint, our complaint handler will investigate the cause and circumstances surrounding your complaint. Within 8 weeks from the date of your complaint, our complaint handler will send you either:

1. A final response addressing the complaint and outlining your right to appeal with the Financial Ombudsman Service if you are dissatisfied with the resolution of your complaint; or
2. A written response which explains why we are not in a position to make our final response, giving reasons for the further delay, indicating when we expect to be able to provide our final response and informing you that you can refer your complaint to the Claims Management Ombudsman (a Financial Ombudsman Service) if you are dissatisfied with the delay.

Within our final response, we will either:

- Accept the complaint and, where appropriate, offer redress or remedial action;
- Offer redress or remedial action without accepting the complaint; or
- Reject the complaint and give reasons for doing so.

If you are not satisfied with our response to your complaint, you have the right to make a formal complaint to the Claims Management Ombudsman (part of the Financial Ombudsman Service) who will investigate the complaint independently. For more information on this, please see the information on the Claims Management Ombudsman below.

THE CLAIMS MANAGEMENT OMBUDSMAN

If we have not provided you with a final response within 8 weeks from the date you made your complaint or if you are not satisfied with our final response, you have the right to complain to the Claims Management Ombudsman (part of the Financial Ombudsman Service), their contact details can be found below.

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

Telephone: 0800 023 4567

Address: Financial Ombudsman Service, Harbour Exchange Square, London E14 9SR.

Online: <https://cmc.financial-ombudsman.org.uk/contact-us/complain-online>

For further information, you can visit the Claims Management Ombudsman's website at <https://cmc.financial-ombudsman.org.uk/>

If you wish to raise your complaint to the Claims Management Ombudsman, doing so is free but you must do this within six months from the date of our final response unless we have expressly said otherwise within our final response. You can find more information on the services provided by the Financial Ombudsman Service by visiting their website at <https://cmc.financial-ombudsman.org.uk/consumers/complain>

When we send you our final response, we will also provide you with a copy of the Financial Ombudsman Service's explanatory Leaflet. You can also view this explanatory leaflet by visiting <https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet>

There are certain types of complaints that are outside the Ombudsman's jurisdiction. Before you refer the matter to the Ombudsman you may wish to contact them on **0800 023 4567** to discuss your complaint. You can also visit the [Financial Ombudsman Service](#) website for more information. This includes details of how to make a complaint against the business and provides a questionnaire for you to complete.

We have a duty to cooperate fully with the Ombudsman and comply promptly with any settlements or awards made by it.

TIME-BARRED COMPLAINTS

Where we receive a complaint outside of the time limit for FOS referral, we may reject the complaint without considering its merits. In these circumstances, we will notify you within a final response explaining our reasoning.

COMPLAINT MONITORING

We take all reasonable steps to identify and remedy any recurrent themes or systemic issues arising from the complaints we receive. This includes monitoring complaints on a regular ongoing basis to assess root causes, monitoring and analysing the responses received from the Claims Management Ombudsman and using these data to inform us in the improvement of our claims management services.

Where we identify customer detriment through our **root cause analysis**, we will seek to establish:

- the scope and severity of the consumer detriment that might have arisen; and
- whether it is fair and reasonable for us to proactively undertake a redress or remediation exercise which may include us contacting customers that have not complained.

We collect and report on complaints data to help us to determine whether our customers are receiving good outcomes in compliance with the FCA's Principle 12. This data is anonymised and feeds into our service strategy and design, helping us to amend and improve our services.

COMPLAINTS REPORTING

We are required to report annually to the FCA our complaint handling statistics in line with the regulator's complaints reporting rules¹. This information does not include any personal data of complainants but allows us to share with the FCA our figures and complaint themes and any redress paid to eligible complainants.

DATA RETENTION

We will retain your complaints data in line with UK Data Protection laws and for a period of no less than six years from when you raised your complaint in accordance with the Limitation Act 1980. The statute of limitations provides timescales within which action may be taken (by issuing a claim form) for a breach of contract. Breaches of our contract with you are actionable for six years from the date of the breach occurring or three years from the claimant becoming aware of the breach.

¹ [DISP 1 Annex 1AB Claims management complaints and redress return form - FCA Handbook](#)