



MERLIN WEALTH PLANNING

Complaints policy and procedure

1. Introduction

The purpose of this document is to outline the policy and procedure that Merlin Wealth Planning follows when handling complaints from clients. Unfortunately, there are times when clients may have cause to complain about the service that has been provided to them. We try our best to ensure that any complaint received is investigated, and where possible resolved at the earliest possible opportunity.

This procedure also provides an overview of how you can raise a complaint about the advice or administration provided by Merlin Wealth Planning or an associated entity.

2. How to Complain

If you wish to make a complaint directly to Merlin Wealth Planning Limited, please do so using the contact details below:

By Post: Merlin Wealth Planning Limited, Suite 41, Midshires Business Park, Smeaton Close, Aylesbury, Bucks, HP19 8HL

By Telephone: 01296 925988

By Email: info@merlinwp.co.uk

Within your complaint please include as much information as possible so that we may identify you. For example, full name, address, date of birth, product/investment, and any client account numbers. It is also advisable to inform us of how you can be contacted in case we need to obtain further information.

We would also request that if you are no longer a client of Ascot Lloyd that you provide written authority allowing us to approach and receive information relating to the product/investment in question.

3. The Investigation Process

We attempt to ensure that all complaints are treated and recorded in the same way, and that they are all acknowledged fairly and promptly.

Immediately upon receipt of your complaint, we will determine whether you are an eligible complainant and whether your complaint is an eligible complaint. Where we are unable to determine your classification, we may contact you to obtain further information.

If your complaint relates to a product that we arranged for you, but the matter is the responsibility of the product provider, we will refer the matter to the product provider fairly and promptly and write to you to confirm this, together with contact details for the provider concerned.

If a complaint cannot be resolved swiftly an acknowledgement letter will be sent to you within five business days from the date of receipt of the complaint. The acknowledgement will advise you who will be responsible for the investigation and in instances where you have complained verbally, it will record our understanding of your complaint.

We aim to respond to any complaint as quickly as possible but invariably some complaints take longer to resolve due to their complexity or the need to obtain further information.



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We would normally hope to send a final response to you within four weeks of receiving a complaint. In the event that we are unable to send a final response within this timescale, we will write to you detailing why we are not yet in a position to resolve the complaint together with an indication of when we will make further contact.

In the unlikely event that we are unable to resolve your complaint within eight weeks after receipt we will advise you in writing providing an explanation for the further delay and when we expect to be able to provide a final response. We will also inform you if you have the right to refer the complaint to the Financial Ombudsman Service should you be dissatisfied with the delay.

On conclusion of our investigation we will write to you with our final response. If we decide an offer of redress is appropriate, any compensation we offer will be a fair offer taking all the facts into account.

In the event you remain dissatisfied you have the right to refer the matter to the Financial Ombudsman Service (see section below on Taking Your Complaint Further) within six months from the date of the final response letter. Details of the Financial Ombudsman Service will be contained within the final response.

4. Taking Your Complaint Further

If we do not resolve your complaint within eight weeks from the date of receipt of your initial letter, or after conclusion of our investigation you remain dissatisfied, then you have the right to refer your complaint to the Financial Ombudsman Service at no additional cost. The Financial Ombudsman Service is an impartial body that will review your complaint, obtaining relevant details from you and the company you are complaining about.

A copy of the Financial Ombudsman Service's explanatory leaflet will be enclosed within our final response letter for your reference.

Complaints can be referred to the Financial Ombudsman Service in the following ways:

By Post: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

By Telephone: 0800 023 4 567

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

Through Their Website: www.financial-ombudsman.org.uk

5. Data Protection

Under Data Protection Legislation, we are required to only retain personal data for as long as is necessary for the purpose for which it has been collected or for legal or regulatory reasons. Where personal data is no longer required this will be disposed of securely in accordance with Merlin Wealth Planning Limited policies.