

1. PURPOSE

The purpose of this Policy is to set out how Impact Financial Services Ltd ("the Firm") approaches the identification, handling, oversight and learning from customer complaints, in compliance with:

- FCA DISP rules,
- FCA Principles for Businesses,
- Consumer Duty (PRIN 2A).

The Firm treats complaints as a key governance, risk and Consumer Duty control, not merely a regulatory obligation.

2. POLICY STATEMENT

Impact Financial Services Ltd is committed to handling complaints:

- fairly, promptly and transparently,
- in a manner that places the client's interests at the centre,
- with a strong focus on root cause analysis, learning and prevention of foreseeable harm.

Complaints are viewed as an opportunity to improve advice quality, systems, controls and client outcomes.

3. WHAT CONSTITUTES A COMPLAINT

A complaint is:

Any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of an eligible complainant, about the provision of, or failure to provide, a regulated service.

This includes complaints relating to advice, service standards, administration, communication, misleading information, data protection or alleged financial loss.

4. ELIGIBLE COMPLAINANTS

The Firm will treat as eligible complainants:

- consumers,
- micro-enterprises,
- small businesses,
- Consumer Buy-to-Let customers,
- charities and trusts within FCA limits,
- guarantors where relevant.

5. COMPLAINTS GOVERNANCE AND OWNERSHIP

5.1 Complaints Handling Responsibility

- Complaints are handled independently from the adviser involved.
- A designated Complaints Officer / Compliance Function is responsible for oversight, DISP compliance and impartiality.
- Advisers must not contact a complainant without authorisation.

5.2 Management Oversight

The Management Team:

- receives regular complaints management information (MI),
- reviews trends, root causes and upheld complaints,
- ensures appropriate remedial action, training or process changes are implemented.

Complaints MI forms part of the Firm's Consumer Duty monitoring framework.

6. CONSUMER AWARENESS AND ACCESSIBILITY

6.1 How to Make a Complaint

Clients may make a complaint free of charge by contacting Impact Financial Services Ltd using the details below:

Email: complaints@impactfs.uk

Telephone: 01733 924 329

Post:

Complaints Officer
Impact Financial Services Ltd
Suite 15, Unit 4
Blenheim Court
Peppercorn Close
Peterborough
PE1 2DU

Complaints may be made verbally or in writing.

7. COMPLAINT HANDLING PRINCIPLES

The Firm ensures that:

- complaints are acknowledged promptly,
- investigations are conducted competently, diligently and impartially,
- outcomes are fair, consistent and evidence-based,
- explanations are clear and understandable,
- redress or remedial action is offered and paid promptly where appropriate.

8. TIMEFRAMES

The Firm adheres to FCA DISP requirements, including:

- summary resolution within 3 business days where appropriate,
- acknowledgement of unresolved complaints promptly,
- final response within 8 weeks,
- clear Financial Ombudsman Service (FOS) referral rights.

9. CONSUMER DUTY AND LEARNING

The Firm will:

- analyse complaints to identify root causes,
- assess whether issues indicate foreseeable harm to other clients,
- take proactive remedial action where systemic issues are identified.

10. REPORTING AND RECORD KEEPING

The Firm maintains a complaints register and reports complaints data to the FCA in line with regulatory requirements. Records are retained securely and are available for audit.

11. THIRD-PARTY AND LEGACY COMPLAINTS

Where complaints relate to third parties or legacy arrangements, the Firm will assess responsibility fairly and cooperate with relevant parties to ensure fair client outcomes.

12. POLICY REVIEW AND APPROVAL

This Policy:

- is approved by the Management Team / Board,
- applies to all staff and advisers,
- is reviewed at least annually or following regulatory or business change.

13. SUMMARY STATEMENT

Impact Financial Services Ltd treats effective complaints handling as a core part of good governance, Consumer Duty compliance and client protection.

Policy Review and Approval:

This policy will be reviewed annually or more frequently if required by changes in regulations or the needs of the firm. All amendments will be documented and communicated to all staff members.