



MORGAN
LLOYD

Complaints Procedure

What to Expect When You Raise a Complaint With Us



We're Here to Help

We're sorry if something hasn't gone as expected. Your feedback matters, and we're committed to resolving your concerns quickly, fairly, and with care.



STEP 1: Acknowledgement

- We receive your complaint and acknowledge it promptly, generally, within 5 working days.
- You will be provided with written details of our complaints handling procedures.
- Where we are able to provide a final response immediately, this will be sent with our acknowledgement.



STEP 2: Investigation

- We will gather all the information we need to investigate your concerns thoroughly.
- We will keep you informed of the progress of the investigation.
- You will be assigned a designated complaints handler.



STEP 3: Resolution

- We aim to resolve your complaint quickly and fairly.
- We will either send a final response within 8 weeks.
- Where this is not possible, at the end of that period, we will explain that we are not able to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response.
- We will inform you whether you are entitled to refer the complaint to the relevant ombudsman service.



STEP 4: Final Response

- We will send you our final answer to your complaint.

We will either:

- Uphold the complaint and, where appropriate, offer redress or
- Reject the complaint and give reasons for doing so.

Our final response will advise you whether you may refer your complaint to the relevant ombudsman service, if you are not satisfied with our response.



Your rights

You may be able to refer your complaint, free of charge, to the Financial Ombudsman Service (FOS) or The Pensions Ombudsman (TPO). Complaints to FOS must be made within six months of receiving our final response to your complaint. Complaints to TPO usually need to be made within three years of the event you are complaining about or within three years of when you first knew about it. Sometimes the time limits can be extended by FOS or TPO in exceptional circumstances. FOS will normally deal with complaints which concern advice in respect of the sale or marketing of individual pension arrangements, while TPO normally deals with complaints which concern the administration and management of occupational and personal pension schemes. If you refer your complaint to FOS or TPO and they consider it would be better dealt with by the other, they will transfer the complaint, with your consent.

The Financial Ombudsman Service's details are:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel: 0800 023 4567

www.financial-ombudsman.org.uk

The Pensions Ombudsman's details are:

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

www.pensions-ombudsman.org.uk



How to contact us



You can raise a complaint in whichever way suits you best:

01275 379200

complaints@clifton-asset.co.uk

Morgan Lloyd

The Outlook
Eden Park
Ham Green
Bristol
BS20 0DD

Let us know if you need help submitting your complaint, we're always happy to assist.

Accessibility

We can provide this procedure in:

- ✓ Large print
- ✓ Audio format
- ✓ Easy-read summary
- ✓ Other languages (on request)

Help us improve

Once your complaint is resolved, we'd love to hear how we did.

Your feedback helps us serve you better

Our Regulatory Information

Morgan Lloyd SIPP Services Ltd is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference number: 516447. Registered in England and Wales number: 06679257. Registered office: The Pavilions Eden Park, Ham Green, Bristol, BS20 0DD.



Data Protection Complaints

You have the right to complain to us if you are unhappy with how we have handled your personal information. This may include concerns about how we have collected, used, shared, stored or protected your data, how we have responded to a data rights request, or how we have dealt with a personal data breach affecting you.

You can make a data protection complaint using the contact details in this procedure. Please tell us that your complaint relates to data protection and include enough information for us to understand what has happened, what personal information is involved, and what you would like us to consider. You do not need to use any specific wording or legal terminology.

We will acknowledge your data protection complaint within 30 days of receipt. We will then investigate it without undue delay, make any enquiries we consider necessary, keep you informed of progress where appropriate, and provide you with the outcome once our review is complete.

If your complaint includes both a product or service complaint, and a data protection concern, we may handle the data protection element separately so that it is dealt with in line with the applicable data protection requirements.

If you remain unhappy with how we have handled your data protection complaint, you can complain to the Information Commissioner's Office (ICO). The ICO is the UK's independent regulator for data protection and information rights.

You can contact the ICO at:

Phone: 0303 123 1113

Live Chat: <https://ico.org.uk/global/contact-us/contact-us-public/public-advice/>

Complain Online: <https://ico.org.uk/make-a-complaint/>