
Making a complaint

If you would like help, please ask any member of staff.

Talking Money aims to provide a high quality, professional service. If you want to **complain** about any aspect of our service, we have developed a complaints procedure so that you can do so, which is detailed overleaf. This tells you how your complaint will be dealt with and what you can do if you are not satisfied with the response you receive.

Details of Complaint

Please make sure you provide your name and address in the boxes below so we can make a response. Please hand your completed form to a member of staff, or send it to the Manager at the address overleaf.

Name :	Phone number :
Address :	Signed :
	Date :

Complaints Procedure

Stage 1

The formal complaint will need to be passed to the appropriate Manager who will record the nature of the complaint in Talking Money's complaints records.

The appropriate Manager will look into the complaint and if appropriate speak to the complainant and/or the member of staff concerned. A written response to the client will be made by the Manager within 28 days of receipt of the complaint, confirming any action being taken as a result.

Stage 2

If the Manager has not been able to help, or if the complainant is dissatisfied with Talking Money's response during Stage 1 the complaint will be escalated to the Chief Executive at Talking Money. Should a complaint be passed onto Stage 2; if it has not already been documented in writing the formal complaint must be presented to Talking Money in writing by the client (If necessary, support should be offered to help the client put their complaint in writing).

The Chief Executive will look into the complaint and if possible arrange a course of action with the complainant. The Chief Executive at Talking Money will confirm this in writing within 28 days.

Stage 3

If the matter is still not resolved to the client's satisfaction a formal complaint to the Chair of the Trustees can be made – this should be addressed to the Chair of Trustees c/o the Chief Executive at Talking Money. They will arrange for one or more Trustees to meet with the client to review their complaint, within fourteen days of receiving the complaint if possible. The client may have a friend or partner present at the meeting if required. An agreed written record of the discussion will be made.

Following this review the Chair of Trustees (or their Trustee representative) will write to the complainant outlining the nature of the complaint and the findings of the Trustees, an explanation as to how this decision was reached and whether the complaint is upheld (even in part) or not. The Trustees' decision is final and the complainant has no right of appeal within the organisation. The letter confirming the decision must advise the client that they have the right to complain to the Financial Ombudsman Service (FOS) if they feel the issue has not been resolved by Talking Money's internal complaints procedure. The address, phone number and website for FOS should be included in the letter.

If the complaint is about the Chief Executive of Talking Money it should be referred directly to Stage 3.

The Manager
Talking Money
1 Hide Market West Street
St. Philips
Bristol
BS2 0BH