

Complaints Policy

At Managed Capital Finance, we always aim to deliver clear, accurate and reliable services. If something goes wrong or you are unhappy with the way we have handled something, we want to know about it. We take all complaints seriously and try to put things right as quickly as possible.

You can make a complaint by through our online contact form. Please include your name, contact details, what happened, and any information that will help us understand the issue.

Once we receive your complaint, we will acknowledge it within **five working days**. We will give you a reference number and tell you who is looking into it. A senior member of our team, who was not involved in the issue, will investigate your complaint carefully and fairly.

We aim to give you a full written response within **twenty eight working days**. If we need more time e.g. because your case is complex or we are waiting for more information, we will let you know and explain when you can expect a final reply. Our response will tell you what we found, what we have done to fix the issue and whether your complaint has been upheld.

If you are still not happy with our response, you can ask for your complaint to be reviewed by our Directors. This final review will normally be completed within **ten working days**. If your complaint is about data protection or financial information, you may also contact an external body such as the **Information Commissioner's Office (ICO)** or the **Financial Ombudsman Service** for independent help. We will provide their details if this applies to your case.

We handle all complaints confidentially and use the information only to investigate and improve our services. Your personal data is protected in line with UK data protection law and our Privacy Policy.

This policy follows UK consumer and data protection laws including the Consumer Rights Act 2015 and the Data Protection Act 2018. We review our complaints process every year to make sure it stays fair, clear, and effective.

At Managed Capital Finance we value your trust. If you have a problem, we will listen, act quickly, and do our best to make sure it does not happen again.

David A Beevor
Director