



Complaints Procedure

01 August 2025

Purpose

This document outlines Future Money Ltd's complaints policy and provides guidance on how complaints should be treated. A complaint is defined as any expression of dissatisfaction—whether oral or written, justified or not—regarding Future Money Ltd or its employees' provision or failure to provide a financial service. We aim to resolve complaints promptly and ensure the complainant feels heard and respected.

Handling Principles

All complaints must be addressed promptly, with investigations carried out competently, diligently, and impartially. Any identified conflicts of interest should be managed, and—where feasible—investigations should be conducted by an independent person.

Procedures upon Receipt

In writing: Submit the letter immediately to Compliance.

Oral complaints: Record the complainant's name, contact details (including phone number), time, date, and nature of the complaint, and pass it to Compliance without delay. Offer the complainant a callback if requested.

Complaints via intermediaries: Treat these as you would a direct client complaint, including communication addressed to the client where relevant.

Compliance is responsible for investigating complaints and forming a considered conclusion.

Resolution Timeframes

Within 3 business days: If resolved to the complainant's satisfaction within this timeframe, record the outcome in the complaints register and send a summary resolution letter. This letter must:

- Inform the complainant of their right to escalate to the Financial Ombudsman Service (FOS)
- Include FOS contact details
- State the current time limit for referral to FOS (generally six months from the final-response date)
- Include the FOS standard explanatory leaflet

Beyond 3 business days: Compliance must send an acknowledgement letter. If the complaint's nature is unclear, the letter should set out Future Money's understanding of the complaint and ask for confirmation or clarification. It should also note that the complainant will receive a full outcome once investigations are complete and include an 8-week status update if the investigation continues.

Delayed or Complex Cases

If, after 8 weeks, a final response remains unavailable, send a standing complaint letter updating on progress, expected timescales, and reiterating the right to refer the matter to FOS—with contact details and leaflet included.

Final Response and Redress

Once a decision is made, issue a final response letter detailing findings and any redress offered. This must again include:

- The right to refer to FOS within six months
- FOS contact details and leaflet

Time Limits and Exceptional Circumstances

Ensure complainants are informed that the FOS can only accept cases referred within six months of the final response. Additionally, FOS time bar rules prevent consideration if the complaint is more than six years after the event, or three years from the date the complainant became (or should have become) aware of the complaint—unless exceptional circumstances apply.

Record-Keeping and Reporting

All complaints must be logged in the firm's complaints register, which should be periodically reviewed for systemic issues and improvements. As required by DISP, complaint data must be reported to the FCA via RegData.