M&G Platform

Complaints Policy

We value you as a customer and we're sorry that you've had reason to complain. We aim to deliver excellent customer service to you at all times. But we realise that sometimes we don't meet your expectations.

We'd like to resolve your complaint as soon as possible. Below we'll explain how we'll respond to your complaint and our commitment to you.

If your complaint relates to our handling of your personal information, please see 'Making a complaint about how we use your personal information'.

How do I contact you about my complaint?

You can contact us in a number of ways:	
Call us	0345 120 3022 We're open Monday to Friday 9:00am – 5:00pm. Calls may be recorded for training and quality purposes.
Write to us	Complaints Team, Trimbridge House, Trim Street, Bath BA1 1HB
Email us	platformcomplaints@mandg.com

If your complaint relates to our handling of your personal information, please see 'Making a complaint about how we use your personal information'.

How will you investigate my complaint?

We'll try and resolve your complaint as soon as possible. But sometimes it takes longer for us to look into the issue and understand what's happened.

- **We'll write to you within five working days to acknowledge your complaint.** If we fully understand the issue, we'll give you a response in this letter. But if it's going to take us longer to understand the situation, we'll explain what's happening next and let you know the name of your complaint manager.
- **If we've not resolved your complaint within four weeks, we'll contact you to let you know how your complaint is progressing.**
- **If we haven't resolved your complaint within eight weeks, we will:**
  - Write to you to let you know why we've not resolved your complaint.
  - Let you know what we're doing next.
  - Explain your right to refer your complaint to the Financial Ombudsman Service.

Dedicated help to manage your complaint

We'll assign a dedicated team member to manage your complaint and we'll let you know who this is and how you can contact them. Your complaint manager will have authority to settle your complaint, or will work closely with someone who has this authority. If they're not available when you contact us, someone else on the team will be happy to help you. We want to resolve your complaint so that we're all satisfied with the outcome.

Appointing someone else to help you

If you engage someone else to help you with your complaint, it's worth checking how much they may charge you. As you'll be responsible for their charges. Our complaints service and the Financial Ombudsman Service are free of charge.

The Financial Ombudsman Service

The Financial Ombudsman is available for you if you are not satisfied with our response to your complaint. They provide free, independent and unbiased assessments of any complaints they receive. You can ask them general questions about your complaint at any time. But they recommend that you follow the process outlined in this Policy before referring your complaint on to them.

Please note that you have six months from the date of our final response to refer your complaint to the Financial Ombudsman. And referring your complaint to the Financial Ombudsman does not affect your right to take any legal action.

The Financial Ombudsman Service
Exchange Tower, London E14 9SR

Their free phone consumer helpline number is
0800 023 4567 or 0300 123 9123 from a mobile.

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The Pensions Ombudsman (PO)

- Is an independent organisation that investigates pension administration issues.
- Handles complaints about company pension schemes.
- This service is free and won't affect your legal rights.

Contacting the PO

Online: pensions-ombudsman.org.uk

Making a complaint about how we use your personal information

We take the privacy and protection of your personal information seriously. To ensure compliance with data protection laws, we:

- Have an appointed Data Protection Officer (DPO), and
- Keep records of complaints for 3 years, in line with regulatory requirements

Contacting the DPO

- **Phone:** 0345 120 3022, Monday to Friday 9:00am – 5:00pm
- **Email:** platformcomplaints@mandg.com

We will acknowledge your complaint within 30 days and handle it in line with applicable laws and regulations.

If you're not satisfied with our response

If you remain dissatisfied after contacting us, you have the right to refer your complaint to the Information Commissioner's Office (ICO), the UK's independent authority for data protection.

- **Phone:** 0303 123 1113 (or +44 16255 45700 if calling from outside the UK)
- **Online:** ico.org.uk

For individuals, covered by EU GDPR, you may also lodge a complaint directly with your relevant supervisory authority without first raising it with us.

For contact details of other EU Data Protection Authorities, please refer to: National Data Protection Authorities.

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