

COMPLAINTS POLICY

Wealthyhood (incorporated as Wealthyhood Ltd: 12190343) is required to have in place clear and effective procedures for the reasonable and prompt handling of complaints. Each of our clients are important to us, and we believe you have the right to a fair, swift and courteous service at all times. This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

What is a complaint?

A complaint is an expression of dissatisfaction by a customer, whether spoken or written, whether justified or not, with any aspect of our communication, service, people, policy, products or organisation. This includes complaints received relating to external suppliers, contractors or agents of the Firm.

Who can complain?

Anyone can complain about any aspect of our services. However, from the FCA's perspective and for the purposes of regulatory reporting, only the following types of complainants are deemed to be eligible complainants. This means that only these classes of complainants have the right to refer a complaint to the Financial Ombudsman Service (FOS):

1. A private individual;
2. A business with a group annual turnover of less than £2 million and less than 10 employees;
3. A charity with an annual income of less than £6.5 million;
4. A trustee of a trust which has a net asset value of less than £5 million at the time of your complaint.

How can you make a complaint?

You can make a complaint by any reasonable means by letter or email, sent to:

9 Kingsland,
London,
E2 8DD,
United Kingdom

Or

Email: hello@wealthyhood.com.

What we will do once we have received receiving a complaint?

Any member of Wealthyhood who receives a customer complaint will immediately forward the complaint to our Compliance Officer. If it is unclear whether or not the information or document received constitutes a customer complaint, then immediately contact the Compliance Officer for review and guidance.

We will promptly acknowledge your complaint in writing (within 5 working days). In this acknowledgement, we will provide the name and title of the person that is handling your complaint. This individual will have the authority necessary to investigate and settle the complaint. We will also include a copy of this policy.

Investigating and responding to your complaint

We investigate all complaints fairly and may, where considered necessary, consult the member of staff whose actions or omissions gave rise to the complaint. Under no circumstances will the member of staff who has been involved in the matters giving rise to the complaint lead the investigation of the complaint.

The rules of the FCA require us to send a final resolution of the complaint to the complainant by the end of 8 weeks from the date the complaint was received.

We will set out our conclusions in a final response to you. If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide compensation to you. If we decide to reject your complaint, we will provide the reasons for doing so.

Within 8 weeks of receiving your complaint, we will send you either a final response or a written response which:

- explains why we are not in a position to make a final response to you and when we might be expected to provide one;
- informs you whether you are now entitled to refer the complaint to the Financial Ombudsman Service (“FOS”); and if so
- encloses a copy of the FOS standard explanatory leaflet.

If you are an eligible complainant, you are able to refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS’s leaflet “Your Complaint and the Ombudsman”, which we will provide to you as part of

the Complaints process. You can read more about the service the FOS provide on their website <https://www.financial-ombudsman.org.uk>.

Closing complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

We hope this explains how we will deal with your concerns and respond to them within a reasonable timescale, keeping you up to date with our progress as we do so. If you have any questions, you can contact us directly at hello@wealthyhood.com.