

Complaints Procedure

Our aim is to provide you with excellent customer service. Occasionally, we may fail to meet your expectations, mistakes can happen, and when they do, we will try to put things right as quickly as possible. This document tells you about how we deal with any complaints you may have and aims to demonstrate our commitment to customer service.

If you have a complaint

We define a complaint as any expression of dissatisfaction, whether oral or written and whether justified or not. Your complaint will be taken seriously, and we will make every effort to resolve the problem straight away. To help us deal with your complaint as speedily as possible it would be helpful if you could provide us with as much information as possible about the regulated insurance or finance product purchased at an early stage. You can notify us of your complaint through the following channels.

In the first instance, please direct your complaint to:

complaints@monaghanbros.co.uk

If your complaint or dissatisfaction is in relation to Regulated Finance and/or General Insurance products, you can contact below:

ITC Compliance Ltd,

3 Monarch Court

Emersons Green

Bristol

BS16 7FH

Telephone: [0117 440 3700](tel:01174403700)

Email: complaints@itccompliance.co.uk

If you are still dissatisfied

If you wish to pursue your complaint further, you can contact the Financial Ombudsman Service within six months of receiving a final response. They shall conduct an independent review of your complaint to establish if it should be upheld or rejected. The Financial Ombudsman Service is there to act as impartial adjudicator and is responsible to the Financial Conduct Authority. You can find out more about the service by contacting:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Tel: 0300 123 9123.

Website: www.financial-ombudsman.org.uk