

If you are not satisfied by our response

If you believe that we have failed to properly address your concerns in our final response, or believe we have failed to comply with the undertakings we have given whilst dealing with your enquiry, you have the right to refer your complaint to the Financial Ombudsman Service, details of which will have been sent to you as part of our final response letter.

Their contact details are as follows:

Post: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4567

Web: help.financial-ombudsman.org.uk/help

WIS£RMONEY

Contact Us:

There are a number of ways to contact us. You can do so by telephone, by email, by letter or in person.

Our contact details are as follows:-

Wis£rmoney
c/o Navigate Charity
PO Box 188
Burnham on Sea
TA8 9DZ

Tel: 01823 299050

Email: enquiries@wisermoney.org.uk

Web: www.wisermoney.org.uk

Navigate CIO; a charitable incorporated organisation. Registered Charity Number 1182020. Registered address: Heatherton Park Studios, Bradford on Tone, Taunton, Somerset, TA4 1EU. Navigate CIO is authorised and regulated by the Financial Conduct Authority 837950 for debt-related activities.

Encompass Southwest; a registered charity and registered company. Registered Charity Number 1145286, company number 07149873. Registered Address; Suite 1, 2 Bear Street, Barnstaple, North Devon, EX32 7BU. Encompass Southwest is authorised and regulated by the Financial Conduct Authority 618752 for debt-related activities.

WIS£RMONEY

Compliments, Comments and Complaints

Wis£rmoney is an established partnership between two charities, Navigate CIO and Encompass Southwest. Both charities are authorised and regulated by the Financial Conduct Authority for debt-related activities.

Wis£rmoney provide specialist money and debt advice services which are free, confidential, independent and impartial.

Wis£rmoney want to provide you with the best opportunity to give feedback on our benefits, money and debt advice services. We value your feedback and are committed to using your comments, compliments or complaints to improve and develop the way we do things.

Comments

We welcome your views and comments. If you have any suggestions on how we can do things better, or to share any other feedback with us, please do get in touch.

Compliments

It is always reassuring and motivating for all of us to know that we are meeting the high standards of service that we set for ourselves. If you are pleased with the service you have received we would be delighted to hear from you.

Complaints

If you have a complaint or are dissatisfied with the service you have received from Wis£rmoney, please contact us so we can try to resolve the problem straight away.

If you are worried about making a complaint, please be assured we will do all we can to assist you and address your concerns appropriately. You may wish to seek advice or support from a third party organisation.

We will try to address your concern immediately, but if this is not possible, we will write to you to acknowledge that your complaint has been received. In that communication, we will provide you with a copy of our complaints handling procedure and indicate the timescale in which we will respond to your complaint. This will normally be within 10 working days.

When people complain, our aim is to:

- clearly understand the concerns/issues being raised and the resolution sought.
- investigate and understand the facts of the situation, so we may contact you or other parties involved in order to ascertain all the relevant information we need.

If we are unable to respond within the timescales indicated, we will write to you again before the expiry date to advise you of a revised timescale for responding to the issues raised. We aim to resolve complaints within 10 working days.

If your complaint concerns a Senior Manager, your letter should be addressed to the Chairman of the Board.

Once our investigation has been completed, we will write to you with a 'final response' which will detail the outcome of our investigation, any corrective action already taken and our proposal for any other necessary action required to resolve your complaint.

Confidentiality and legal requirements

All complaints will be reported to the Financial Conduct Authority and recorded and kept on file for two years. Any personal data provided to Wis£rmoney will be processed in accordance with the relevant Data Protection legislation and used to respond to your communication and improve our services. For further information please contact us for details of our Data Protection policy. If you have any concerns about the way your data has been handled, and if you feel that we have not addressed your concerns, you have the right to complain to the Information Commissioners Office (ICO).

Tel: 0303 123 1113

Website: www.ico.org.uk/concerns