

# Complaint Handling Procedure

## Who are we?

Mia Wealth Limited (Mia Wealth or the Firm) is an appointed representative of RiskSave Technologies Ltd, which is authorised and regulated by the Financial Conduct Authority (FRN 775330).

Mia Wealth is a company registered in England and Wales (No. 15818371) and can be found on the Financial Conduct Authority Financial Services register under FRN 1033918.

Our address is Fairbourne Drive, Atterbury Lakes, Milton Keynes, England, MK10 9RG.

We're dedicated to delivering exceptional service to our customers. Your feedback matters to us - whether positive or constructive - and we welcome it at any time.

If you're unhappy with any aspect of our service, we'd like the opportunity to make things right. We take every complaint seriously, investigating it thoroughly and using your feedback to continuously improve how we serve you.

## Introduction

We've designed our complaints process to be straightforward, fair, and transparent - and it fully complies with Financial Conduct Authority standards.

If you're unhappy with any of our services, simply get in touch with our team at [support@miawealth.co.uk](mailto:support@miawealth.co.uk) to let us know. We'll then follow the process outlined below to investigate your concern and work towards a resolution.

## What is a 'complaint'?

We consider it a complaint whenever you tell us in writing that you're unhappy with something.

This could be:

- An issue with a service we've provided (or failed to provide)
- Concerns about our product terms or how we've treated you
- A situation where you believe you've experienced (or could experience) financial loss, material distress, or inconvenience

We take all complaints seriously, regardless of whether they're about something we think we did wrong.

## How do you make a complaint?

Email us at [support@miawealth.co.uk](mailto:support@miawealth.co.uk) with as much detail as you can provide. To help us respond quickly, please include:

- Your name and address
- When the issue occurred
- Any relevant transaction numbers
- A clear description of what happened

We may get back in touch to ask follow-up questions or request additional information - this helps us understand your concern fully and find the right solution.

Please keep your communication respectful. While we're here to help resolve your concerns, we ask that you avoid offensive language in any correspondence.

## Procedure for handling complaints

### Investigation

Once we receive your complaint, we'll confirm we've got it and begin looking into the matter. We'll keep things straightforward - using clear, plain language throughout and making sure you're updated as we progress.

We'll work to resolve your concern as quickly as we can. However, financial regulations allow us up to eight weeks to fully investigate and respond, and we may need that time depending on the complexity of your case.

### Time Frames

The Firm will send you a prompt written acknowledgement providing early reassurance that the complaint has been received and is being dealt with. This will happen within 1 business day of receiving the complaint.

The Firm shall aim to resolve the complaint within three business days and confirm this to you in writing. If we can't do this, within eight weeks from receipt of the complaint we will send you:

- A 'final response', being a written response from the Firm which:
  - accepts the complaint and, where appropriate, offers redress or remedial action; or
  - offers redress or remedial action without accepting the complaint; or
  - rejects the complaint and gives reasons for doing so; and which in all cases:
    - encloses a copy of the Financial Ombudsman Service standard explanatory leaflet;
    - the website address of the Financial Ombudsman Service;

- informs the complainant that if they remain dissatisfied with the Firm's response, they may refer their complaint to the Financial Ombudsman Service; and
- indicates whether or not the Firm consents to waive the relevant time limits;
- or a written response which:
  - explains why the Firm is not in a position to make a final response and indicates when it expects to be able to provide one;
  - confirms that you may now refer the complaint to the Financial Ombudsman Service;
  - indicates whether or not the Firm consents to waive the relevant time limits, if it becomes apparent that the complaint has been made or is referred outside those time limits;
  - encloses a copy of the Financial Ombudsman Service standard explanatory leaflet; and
  - provides the website address of the Financial Ombudsman Service.

A complaint will generally be seen to have been finalised when a written response from the Firm is provided to you, which:

- accepts the complaint, and, where appropriate, offers redress; or
- offers ex gratia payment without accepting the complaint; or
- rejects the complaint and gives reasons for doing so;
- and which informs you that if you remain dissatisfied with the Firm's response, you may now refer your complaint to the Financial Ombudsman Service and must do so within six months.

Where you have received a final response and do not, within 12 weeks after it being despatched, indicate that you are dissatisfied, then the complaint may be treated as settled on the terms of that reply provided the letter contained a sentence that it would be so treated.

## The Financial Ombudsman Service

The Financial Ombudsman Service (FOS) is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services. The FOS looks to resolve disputes impartially and fairly with its decisions being binding. The FOS is a free service and complaints can be made at no cost to you.

The FOS suggests that consumers give the Firm the opportunity to address the complaint in the first instance. Consequently, we recommend that you do not raise any complaint with the FOS until the Firm has issued you with a final response, or eight weeks have passed since you made the complaint (whichever is sooner).

FOS contact details:

- Phone number: 0800 023 4567
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

- Website: <https://www.financial-ombudsman.org.uk>