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## A guide to our complaint handling procedure

Options UK Personal Pensions LLP are committed to providing the highest level of quality and service and observes industry best practice when dealing with all customer-related issues.

We hope that you will never have a reason to complain or be dissatisfied with our service, but we also know that sometimes things do go wrong and, as a valued customer, we want to put things right as soon as possible.

This leaflet is designed to provide you with information about our complaint handling procedure and what you can expect from us. We hope you find it useful.

Our complaint handling procedure is designed to ensure we handle your complaint fairly, within the timescales detailed below and in accordance with our regulatory obligations. If we are unable to handle your complaint within the timescales noted, we will inform you why it will take longer.

### What happens now?

Once we have received your complaint, we will aim to acknowledge it within 5 working days of receipt. You will receive a complaint acknowledgement letter enclosing this leaflet.

We will complete a thorough investigation into your complaint and the specific points you have highlighted. During our investigation we may need to obtain information from external third parties which could impact how quickly we respond to your complaint. If we believe we are unable to meet the timescales noted in this leaflet, we will inform you.

Once we have completed our investigation, we will advise you of the outcome of your complaint and whether it has been upheld or rejected. We will provide you with our reasons for upholding or rejecting your complaint. We will provide this final response to you within 8 weeks of receipt of your complaint.

If we are unable to provide you with a final response within 8 weeks of receipt of your complaint, we will write to you explaining the reason for the delay and provide an indication of when we expect to provide a full and final response. At this point, we will also inform you that you can refer your complaint to the Financial Ombudsman Service (FOS) if you wish and we will enclose a copy of the FOS explanatory leaflet.

### Complaint Upheld

If we have informed you in our final response that we have upheld your complaint, we will let you know if you are also entitled to any redress. If you are entitled to redress, we will ask you to confirm that you have accepted our final response and the redress we have offered.

### Complaint Rejected

If we have informed you in our final response that we have rejected your complaint, we will provide you with our reasons for doing so. If you remain dissatisfied with our final response, we will inform you that you can refer your complaint to the FOS within 6 months of the date of the final response being issued and we will enclose a copy of the FOS explanatory leaflet.

Your complaint may be rejected on the basis that it is time barred; this is in accordance with FCA regulation DISP 2.8.2 on the grounds that the FOS cannot consider a complaint which has been referred to it after the latter of:

- six years after the event complained of; or
- three years from the date on which the complainant became aware (or ought reasonably to have become aware) that they had cause for complaint.

## Complaint Closed

For your information, we will consider a complaint is closed when:

- We have sent you a final response; or
- You have indicated in writing that you accept our offer or response.

## Contact Information

If you have any questions about your complaint or these procedures, you can contact us at anytime by writing to:

### Options UK Personal Pensions LLP

1st Floor, Lakeside House  
Shirwell Crescent  
Furzton Lake  
Milton Keynes  
MK4 1GA

Or by phone on 0330 124 1505

Or by email at [complaints@optionspensions.co.uk](mailto:complaints@optionspensions.co.uk)

Complaints regarding the administration and management of pensions that we cannot resolve can be referred to the Pensions Ombudsman free of charge at:

### The Pensions Ombudsman

10 South Colonnade, Canary Wharf  
London  
E14 4PU

Telephone: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Complaints regarding the sale or marketing of pension arrangements that we cannot resolve can be referred to:

### The Financial Ombudsman Service

Exchange Tower  
London  
E14 9SR

Telephone: 0300 1239 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk/consumers/how-to-complain](http://www.financial-ombudsman.org.uk/consumers/how-to-complain)