

### Introduction

Here we set out how you can make a complaint about the Money and Pensions Service (MaPS) and what you can expect from us in response to your complaint, discussing the following areas;

- About MaPS
- Complaints we can deal with directly
- Complaints we can't deal with
- How to contact us
- How we will treat your complaint
- Keeping a record of your complaint

### About MaPS

Our vision is *"everyone making the most of their money and pensions"*.

To meet our vision, it is important that we continually improve the quality of our work and the service we provide. We regard all complaints as an opportunity to do better. Irrespective of the outcome of your complaint we will research the root cause of the issue and make sure we make any potential improvements.

### Complaints we can deal with directly

Our definition of a complaint is when an expression of dissatisfaction has been made about the quality of our work or the service we provide, either directly or through one of our commissioned or grant funded organisations.

Complaints can be made about, for example, mistakes, poor quality advice or guidance, unreasonable delay or poor customer service. If you have a complaint about any aspect of our work or service, please contact us.

### Complaints we can't deal with

We are unable to deal with complaints relating to other financial organisations. For example, complaints about regulated financial service firms, mortgage lenders, pension providers or fraud claims. If you have a complaint about another organisation's product or service and are unsure where to take it:-

**The Financial Ombudsman** will deal with problems with banks, insurance, PPI, loans, mortgages, pensions and deals with other money and financial complaints. For more information [visit the Financial Ombudsman website](#).

**The Pensions Ombudsman** investigates complaints about pension schemes and decisions made by the Pension Protection Fund and the Financial Assistance Scheme - they can't handle complaints about the State Pension. For more information [visit the Pension Ombudsman website](#).

If you are unsure where to direct your complaint, [please telephone one of our trained MaPS advisers on 0800 138 7777](#) (Money and Pensions Service Line open Monday to Friday, 8am to 8pm, Saturday, 9am to 1pm, Sunday and Bank Holidays, closed), who will be able to provide you with information and guidance.

## How to contact us

In the first instance if you have a problem, please contact the person or department who you originally dealt with to discuss your concerns; the member of staff may be able to deal with your concerns there and then. We will always take seriously any dissatisfaction with our service. If you prefer not to contact the department, or do not get satisfaction from doing so, please contact our Complaints Officer:

Complaints Officer, The Money and Pensions Service, 120 Holborn, London EC1N 2DT

Email: [complaints@maps.org.uk](mailto:complaints@maps.org.uk) or telephone: [\(020\) 7943 0600](tel:02079430600)

## How we will treat your complaint

We operate a three stage complaints process. The first two stages being internal and the third external.

### Stage 1

Upon receiving a complaint, we shall:

- provide you with an acknowledgment, within five working days
- investigate your complaint, by speaking to the appropriate person(s) for clarification and with a view to identifying a resolution, and
- provide you with our response, within twenty working days of the acknowledgement being sent.

### Stage 2

If you are not satisfied with our response from stage 1, you can contact the Complaints Officer to request escalation to a MaPS Director who is unconnected with the matter and we shall:

- provide you with an acknowledgement within five working days;
- consider your concerns; review your complaint and our initial response, and
- provide you with a recommended resolution, within twenty working days of the date we acknowledged receipt of your complaint.

So that we can provide you with the best possible service, the optimum time for you to make a Stage 2 complaint is within 28 days of the Stage 1 response. However, at our discretion, we will consider any Stage 2 complaints after this period.

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A response by a MaPS Director will be the final stage of our internal procedure. If we need longer than the stated times to resolve your complaint at any stage, we will keep you informed, explain why and provide you with a revised response date.

### Stage 3

Once you have exhausted our complaints process, and if you remain dissatisfied with our final response to your complaint, you have the right to [refer it to Parliamentary and Health Ombudsman](#).

Telephone: [0345 015 4033](tel:0345 015 4033) - 8:30am to 5:30pm, Monday to Friday.

### Keeping a record of your complaint

We will record your complaint electronically on file to include your reference number, relevant dates, the circumstance of the complaint and our correspondence.

We will not use Personally Identifiable Information unless there is a valid reason to do so and we will seek your consent for these purposes.

Some of the data will be used to form a regular anonymised report for the Money and Pensions Service Board Executive. All information will be kept and used in accordance with the General Data Protection Regulation (GDPR) and Data Protection Act 2018.