

COG Financial is registered with the Data Protection Act 1998 registration No. ZB538567 and is a trading style of TMG Direct Limited which is authorised and regulated by the Financial Conduct Authority under Firm Reference Number: 786245 and registered with the Data Protection Act 1998 Registration No. ZA178200

We are committed to providing a professional service to all our customers.

If you are unhappy then we want to hear about it so we can try to put things right. With this in mind, we have the following complaints procedure in place.

You can make a complaint by any reasonable means including telephone, letter, or email.

Our contact information:

- Write to: **Sovereign House, 37 Middle Road, Southampton, SO31 7GH**
- Telephone: **01489 357550**
- Email: **hello@cogfinancial.co.uk**

If you prefer, you can also refer your complaint to TMG Direct Limited directly using the following contact details:

- Write to – 27 Bridgegate, Rotherham, S60 1SN
- Telephone: 01709242927
- Email: scott@themoney-group.co.uk

How we will handle your complaints

Simplified Complaints

We will use this process if:

- your complaint is about a simple matter - that we can look into and solve quickly and easily; and
- you direct it to us (rather than directly to TMG Direct Limited) in the first instance.

We will investigate your complaint and aim to resolve it within three business days following the date of receipt. If you are happy to accept our proposed resolution, we will send you written confirmation of our investigation.

If you cannot confirm acceptance by the end of the third working day (for example – because you are not happy with our proposed response or if you are not available to discuss it with us) then the case will be referred to TMG Direct Limited. It will then be handled in line with the Formal Complaint process outlined below.

If your complaint is more complex or is unlikely to be resolved quickly then we will usually refer it to TMG straight away

Formal Complaints

The formal complaints process will be used where:

- we can't resolve your complaint to your satisfaction within 3 working days; or
- your complaint is likely to involve more complex assessment or investigations; or
- you send your complaint directly to TMG Direct Limited rather than to us in the first instance; or
- you ask us to deal with your complaint in this way rather than via a simplified process.

Upon receipt TMG will acknowledge your complaint promptly and will investigate it fairly and impartially. They will write to you within 8 weeks to confirm the outcome of their investigation.

In the unlikely event that their investigation is not complete within eight weeks of receipt of your complaint they will write to you to explain why and let you know when you can expect to hear from them. They will also provide details of how to contact the Financial Ombudsman Service if you are not satisfied with progress.

The Financial Ombudsman Service

If, following TMG's investigation you are still not happy with the outcome you have a statutory right to refer your complaint to the Financial Ombudsman Service.



It is a service free of charge to consumers and you may refer the matter to the Financial Ombudsman Service (FOS) within six months from the date that you received a final response to your complaint.

You can contact the service using the following details:

Telephone 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

You can also visit their website and refer complaints to them online by visiting.

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

Let us know if you need any extra help or support.

We are committed to providing a complaints service that is accessible to all our customers.

If you will have any difficulties with any elements of the process that is outlined above, or if there are circumstances that might mean we need to change the way in which we handle your complaint then please let us know when you tell us about your complaint.