COMPLAINTS PROCEDURE

Impact Financial Services Limited

Last Updated: July 2026

Next Review: July 2027

1 OUR COMMITMENT

At Impact Financial Services Limited, we are committed to providing a high standard of service to every client. However, we recognise that, on occasion, things may not go as expected.

If you are dissatisfied with any aspect of our service or believe we have made a mistake, we encourage you to let us know as soon as possible.

We take every complaint seriously and will investigate it fairly, promptly and impartially in accordance with the rules of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

Our objective is always to resolve complaints as quickly as possible while ensuring every matter receives careful and thorough consideration.

2 WHAT IS A COMPLAINT?

We treat as a complaint any expression of dissatisfaction, whether written or verbal, and whether justified or not, regarding the provision of financial services or the handling of a complaint.

This includes concerns relating to:

- mortgage advice
- protection insurance
- private medical insurance
- general insurance
- our customer service
- administration
- communication
- fees
- delays
- any regulated activity carried out by Impact Financial Services Limited.

A copy of this Complaints Procedure is available free of charge upon request and on our website.

3 HOW TO MAKE A COMPLAINT

You can contact us using any of the following methods.

Compliance Director

Jakub A. Madejewski
Impact Financial Services Limited
Suite 15, Unit 4
Blenheim Court
Peppercorn Close
Peterborough PE1 2DU

Email: complaints@impactfs.uk
Telephone: 01733 924 329

When contacting us, please provide:

- your full name
- your contact details
- details of your complaint
- any relevant dates
- copies of supporting documents where available.

4 OUR COMPLAINTS PROCESS

Upon receiving your complaint, we will record it within our complaints register and begin reviewing the circumstances.

Every complaint is investigated objectively and independently by an appropriately qualified individual.

Where the complaint concerns the Compliance Director, another suitably authorised senior individual will conduct the investigation.

5 COMPLAINTS RESOLVED WITHIN THREE BUSINESS DAYS

Where a complaint can be resolved to your satisfaction within three business days following receipt, we will send you a Summary Resolution Communication confirming:

- the nature of your complaint
- the action taken
- the outcome
- your right to refer the matter to the Financial Ombudsman Service should you remain dissatisfied.

6 COMPLAINTS REQUIRING FORMAL INVESTIGATION

Where a complaint cannot be resolved within three business days, we will:

- acknowledge your complaint promptly (normally within five business days)
- confirm our understanding of the complaint
- explain the investigation process
- provide the name or role of the individual responsible for handling your complaint.

Where your complaint was made verbally, we may summarise our understanding in writing and ask you to confirm that it accurately reflects your concerns.

7 INVESTIGATION

During our investigation we may:

- review your customer file
- examine correspondence and documentation
- review suitability reports
- obtain information from advisers
- contact lenders or insurers
- request further information from you where necessary.

We aim to conduct every investigation fairly, thoroughly and without unnecessary delay.

8 COMPLAINTS INVOLVING THIRD PARTIES

Where responsibility for your complaint rests with another regulated firm, lender, insurer or provider, we may:

- forward your complaint to the appropriate organisation without delay
- notify you that we have done so
- provide you with their contact details.

Where appropriate, we will continue assisting you throughout the process.

9 FINAL RESPONSE

Once our investigation has been completed, we will send you a Final Response Letter setting out:

- our findings
- our decision
- the reasons for our decision
- details of any compensation or redress offered (where appropriate)
- information about your right to refer the complaint to the Financial Ombudsman Service.

Where we offer redress, it will always be based on what is fair, reasonable and consistent with FCA requirements.

10 IF WE CANNOT RESPOND WITHIN EIGHT WEEKS

If we are unable to issue our Final Response within eight weeks, we will write to you explaining:

- why the investigation is still ongoing
- what work has been completed
- when we expect to provide our Final Response
- your right to refer the complaint to the Financial Ombudsman Service immediately.

Where required, we will also provide the Financial Ombudsman Service explanatory leaflet.

11 FINANCIAL OMBUDSMAN SERVICE

If you remain dissatisfied after receiving our Final Response, or if eight weeks have passed since we received your complaint and you have not received a Final Response, you may refer your complaint to the Financial Ombudsman Service, free of charge.

Complaints should normally be referred within six months of the date of our Final Response Letter.

Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 / 0300 123 9123
Website: https://www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Further information regarding eligibility and time limits is available on the Financial Ombudsman Service website.

IMPACT financial services

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12 RECORD KEEPING

We maintain comprehensive records of all complaints received, including:

- complaint details
- correspondence
- investigation notes
- decisions reached
- any compensation offered
- actions taken.

Complaint records are retained in accordance with FCA rules and applicable data protection legislation.

13 CONFIDENTIALITY

All complaints are handled confidentially.

Information will only be shared with individuals or organisations where necessary to investigate the complaint, comply with legal or regulatory obligations or where authorised by you.

14 CONTINUOUS IMPROVEMENT

We view complaints as an opportunity to improve our service.

Complaint outcomes are regularly reviewed to identify trends, improve our processes and reduce the likelihood of similar issues occurring in the future.

15 CONTACT US

If you have any questions about this Complaints Procedure, please contact:

Impact Financial Services Limited

Suite 15, Unit 4
Blenheim Court
Peppercorn Close
Peterborough PE1 2DU

Email: complaints@impactfs.uk
Telephone: 01733 924 329

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