

Complaints Handling Procedure

Wealthyfox Wealth Management Limited

Our Commitment

We are committed to delivering a high standard of service to our clients and their families. However, if at any time you are dissatisfied with any aspect of our service, we encourage you to tell us as soon as possible so that we can address your concerns promptly and fairly.

We will investigate all complaints competently, diligently and impartially, and we will take appropriate remedial action where necessary. Any redress offered will be fair, reasonable and consistent with the requirements of the Financial Conduct Authority (“FCA”) and the guidance issued by the Financial Ombudsman Service (“FOS”).

What Constitutes a Complaint

In line with FCA rules, we treat as a complaint:

- Any expression of dissatisfaction, whether oral or written;
- Made by, or on behalf of, an eligible complainant;
- Relating to a regulated activity carried out by our firm;
- Where the complainant alleges financial loss, material distress or material inconvenience (or potential for such impact).

A complaint does not need to include the word “complaint” to be treated as such.

A copy of this procedure is available on request and will be provided to any client who raises a concern.

How to Contact Us

All complaints should be directed to:

Compliance Director: Raja Kanakamedala

Firm: Wealthmax Financial Advisers Limited

Address: The Mille, River Suite, 3rd Floor, 1000 Great West Road, Brentford, London TW8 9DW, United Kingdom

Email: complaint@wealthmax.co.uk

Telephone: +44 20 3675 8998

Upon receipt, your complaint will be referred to the Compliance Director. Where the complaint concerns the Compliance Director personally, it will be investigated by another appropriately senior individual within the firm.

Our Complaints Process

1. Informal Resolution (Within 3 Business Days)

If your complaint can be resolved to your satisfaction within three business days of receipt, we will:

- Confirm the resolution in writing;
- Summarise your complaint;
- Explain the outcome reached;
- Remind you of your right to refer the matter to the Financial Ombudsman Service if you remain dissatisfied.

2. Formal Investigation

Where a complaint cannot be resolved within three business days, we will follow our formal complaints process:

Acknowledgement

- We will send written acknowledgement within five business days of receipt.
- If the complaint was made verbally, we will set out our understanding of your concerns and invite you to confirm accuracy.

If the complaint relates to a product or service arranged by us but for which another firm is responsible, we will refer the matter to the relevant firm within five business days and inform you accordingly, providing their contact details.

Investigation

We will:

- Conduct a thorough and impartial investigation;
- Review all relevant documentation and communications;
- Engage with any relevant third parties if required.

Our aim is to issue a Final Response within eight weeks of receiving your complaint.

Final Response

Once our investigation is complete, we will write to you with our Final Response, which will include:

- A summary of the complaint;
- Our findings and conclusion;
- The basis for our decision;
- Details of any offer of redress, where appropriate;
- Information about your right to refer the matter to the Financial Ombudsman Service.

Any compensation offered will reflect a fair and proportionate assessment of the circumstances.

If you accept a settlement offer, we will treat the matter as resolved. If we do not receive a response to a settlement offer within eight weeks, we may consider the complaint closed.

If We Are Unable to Conclude Within Eight Weeks

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

- The reason for the delay;
- The current status of our investigation;
- When we expect to provide a final outcome;
- Your right to refer the complaint to the Financial Ombudsman Service at that stage.

A copy of the Ombudsman's explanatory leaflet will be enclosed.

Financial Ombudsman Service

If:

- You are dissatisfied with our Final Response; or
- We have not issued a Final Response within eight weeks of receiving your complaint,

you may refer your complaint to the Financial Ombudsman Service, free of charge.

You must do so within six months of the date of our Final Response letter.

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk

If you refer your complaint outside the six-month period, the Ombudsman may only consider it in limited circumstances, such as where exceptional reasons for the delay apply.

Record Keeping and Governance

We maintain appropriate records of all complaints received and the measures taken for their resolution. Complaints data is reviewed regularly to identify recurring issues and to improve our systems and controls.

We treat all complaints seriously and are committed to resolving concerns in a transparent, fair and timely manner in accordance with FCA requirements.