

#### Stage 4 : External

If you receive a Money Advice Plus service which is funded by a local authority and if you are not satisfied with our response you can choose to follow their complaints procedure or that of the Local Government Ombudsman. You can also use this route if you prefer not to use Money Advice Plus complaints procedure.

Brighton & Hove City Council  
Standards & Complaints  
Brighton and Hove City Council  
FREEPOST SEA 2560  
Brighton BN1 1ZW  
[complaints@brighton-hove.gov.uk](mailto:complaints@brighton-hove.gov.uk)  
telephone: 0500 291229  
fax: (01273) 291535

West Sussex County Council  
Complaints Team  
West Sussex County Council  
Social and Caring Services  
County Hall, Tower Street  
Chichester West Sussex  
PO19 1QT  
[complaints.&representations.ss@westsussex.gov.uk](mailto:complaints.&representations.ss@westsussex.gov.uk)  
telephone: (01243) 752164  
Textphone: (01243) 787503  
Fax: (01243) 752001

Local Government Ombudsman  
Website [www.lgo.org.uk](http://www.lgo.org.uk)  
Or call the Advice line 0845 602 1983 for advice and help

Money Advice Plus is authorised and regulated by the Financial Conduct Authority (FCA) in respect of debt counselling activities. Because of this you are entitled to use the Financial Ombudsman's complaints procedure if we have dealt with your complaint but you are unhappy with our response.

You can contact the Financial Ombudsman's by calling **0300 123 9 123** with your enquiry or complaint and they will guide you through the complaint form over the phone. More information about the complaints scheme is here <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Clients who have been advised on immigration matters can contact

The Office of the Immigration Services Commissioner,  
Complaints Team 5th Floor,  
Counting House, 53 Tooley Street,  
London, SE1 2QN  
Telephone: 0845 000 0046

More information about the complaints scheme is here: <http://oisc.homeoffice.gov.uk/complaints/about-immigration-advice/>

You are also entitled to complain to anyone else you may consider appropriate such as your local Councillor or M.P.

**If you need any assistance furthering your complaint, please contact:**  
**Margaret Carey**  
**Money Advice Plus, Tisbury Road**  
**Offices, Hove Town Hall, Tisbury Road, Hove, BN3 3BQ**

Office telephone: 01273 664000  
Fax: 01273 022662  
Email: [margaret.carey@moneyadviceplus.org.uk](mailto:margaret.carey@moneyadviceplus.org.uk)  
Website: [www.moneyadviceplus.org.uk](http://www.moneyadviceplus.org.uk)

Registered Charity No.1045340  
Company No. 3029782



## How to make a complaint if you are not happy about our service

### Providing professional, tailored money handling and advice services

supporting people to manage their money effectively

Money Advice Plus helps and advises people who are having difficulties managing their money. We aim to provide a high standard of service and have trained staff with long experience in this work. Nevertheless, we are aware that problems may arise. The comments and complaints from our users are one of the ways that we can check on the quality of the service and improve it wherever possible. Because we are dealing with the personal affairs of our users the service is strictly confidential. No details will be given to anyone without the permission of the person to whom they refer. We have written guidelines on this which users can read at our office.

We welcome complaints and comments from all users of the service, from those who are waiting to use the service, and from anyone who represents the interests of a user or possible user, whether they represent a statutory, charitable or private organisation, or a friend or relative. We shall naturally need to satisfy ourselves that someone claiming to represent the interests of a user is in fact authorised to do so.

Complaints and comments can be about any aspect of the service. This includes, but is not limited to:

- Discourtesy or lack of consideration and attentiveness in our dealings with anyone,

regardless of gender, ethnicity, religion, or any other social distinction.

- Negligence or error in managing the money of a user of the service.
- Giving false or misleading information or bad advice

*The person with overall responsibility for the complaints procedure is the Chair of Money Advice Plus Board of Trustees.*

## How to make a complaint

### **Stage 1: Informal investigation**

There are two ways you can raise a complaint with us. You can:

1. Tell your caseworker, unless it is the behaviour of that person that is upsetting you and you find it difficult to tell them so. If you'd like, you can ask your caseworker to put the outcome of your complaint in writing.

2. You can also raise a complaint directly with a manager. You can do this by asking your caseworker to pass the complaint on, or by contacting the Chief Executive of Money Advice Plus, Margaret Carey, by phoning our Hove office on 01273 664000. There are some circumstances where your complaint will automatically be passed to a manager, even if you informally raise an issue

with your caseworker, for example if your concern relates to shortcomings in the service provided, or to misconduct by a Money Advice Plus worker.

In all cases efforts will be made to sort out concerns or complaints or clear up misunderstandings informally and quickly by discussion between the complainant and the manager with the member of staff concerned. Where your complaint has been passed to a manager, you will receive a letter confirming receipt within 5 days, and the outcome of your complaint within 28 days of the complaint being brought to our attention.

If for any reason we cannot respond within these time scales, we will let you know why, and will keep you informed of the progress of your complaint.

If you have a complaint about our service but do not want to complain directly to Money Advice Plus, please refer to stage 4 of this procedure

### **Stage 2 : Formal investigation**

If you feel your complaint has not been dealt with satisfactorily at stage one, you have the right to appeal our decision within 14 days by contacting Acting Chief Executive Margaret Carey. If your complaint involves the Acting Chief Executive please refer to stage three.

A manager (not involved at Stage 1) will contact you to find out in more detail what your complaint is about. The findings of the investigation will

be sent to you in writing within 28 days of the date of your complaint moving to stage two.

Your complaint will be treated in strict confidence. However, if the complaint is about a member of staff, the person concerned will normally be informed unless you specifically request otherwise. If you do so, this may limit the extent of the investigation.

### **Stage 3 : Review Panel**

If you are dissatisfied with the result of the formal investigation you can ask for a review of your complaint by writing to the Chair of Trustees, at our address on the final page of this leaflet within 14 days of our stage two decision.

The Chair will write to you within 14 days to tell you more about the process and who will be involved. You will receive a response in writing from the Board of Trustees within 28 days of the Chair's acknowledgement letter.

If the Board of Trustees comes to the conclusion that the complaint has been fairly settled at an earlier stage or that the complaint is lacking in merit or substance, your complaint may be dismissed and you will receive a written response advising you of the reasons for the decision.

This is the final stage in Money Advice Plus complaints procedure but this does not affect your right to contact someone else if you feel your complaint has not been dealt with properly.