

Complaints Procedure for Distribution to Clients

Last reviewed: 19/12/2025

Complaints Procedure of Rainstone Money

We aim to provide our clients and their advisers with excellent client service but at times things can go wrong. If you are unhappy with our service, or think there is a problem, please let us know immediately.

We will resolve complaints as quickly as we can. Some complaints require detailed investigation and/or a dialogue with third parties and take some time to resolve.

We will provide fair redress where we believe it is appropriate. For this purpose, fair means proportionate to the circumstance, consistent with Financial Conduct Authority Rules and Financial Ombudsman Guidelines.

How will we handle your complaint?

We regard any expression of dissatisfaction from or on behalf of any client to be a complaint irrespective of whether it is made orally or in writing or whether it is justified or not.

We will provide a copy of this procedure to any client who makes a complaint or to any client who requests it.

On receipt of a complaint we will pass the details to [Kobir Ahmed](#)

We regard a complaint as: –

- a) An expression of dissatisfaction from an eligible complainant.
- b) Relating to a regulated activity.
- c) A client who has or may suffer financial loss material distress or significant inconvenience.

We have two levels of complaint:

1. A complaint where we can resolve it informally within three days of your confirming its nature. Where we resolve such a complaint informally we will write to you summarising the complaint, the resolution we agreed with you at the time and remind you of your right to refer the complaint to FOS.
2. Where a complaint cannot be resolved informally we will enter the formal written dispute service, which we aim to resolve as soon as possible and in any event within eight weeks of notification.

Where we cannot resolve your problem within three working days

We will acknowledge your complaint in writing within 7 days. If we receive an oral complaint we will refer in our letter of acknowledgement to the matter complained of and detail our understanding of this for you to confirm the accuracy of this. This letter may contain our offer to settle where appropriate.

If your complaint relates to a product or service that we arranged for you, but the matter is the responsibility of the product or service provider rather than our firm, we will refer the matter to the provider within 28 days and write to you to confirm this, together with contact details for the provider concerned.

The acknowledgement letter will confirm that –

1. We will investigate the complaint and respond fairly and promptly;
2. Our Compliance Director will review the details surrounding the matter complained about and will examine the file and any other relevant information. If the complaint is in respect of business conducted by our Compliance Director then another senior employee will investigate.
3. Once the investigation is completed then our Compliance Director will write a “Final Response” letter to you with their appraisal of the matter, our final decision and the nature and terms of any settlement, if applicable. If we decide an offer of redress is appropriate, any compensation we offer will be a fair offer taking all the facts into account.

If you are advised that we have concluded the matter and you are not satisfied with our final response, you may then take the complaint to the Financial Ombudsman Service (FOS).

If we write to you and you do not respond within eight weeks to our “Final Response” we will treat the matter as closed.

- a) If the investigation is not completed fairly and promptly within eight weeks following the initial receipt of the complaint, you will be informed of the reasons for the delay –
 - 1) Setting out why the matter is still unresolved.
 - 2) Giving you a full summary of our investigation to date, explaining why we have not been able to conclude the matter and when we expect to do so.
 - 3) Advising you that you may now take the matter to the Ombudsman (see below) and
 - 4) Enclosing a leaflet explaining how to take the complaint to the Ombudsman.

The Financial Ombudsman Service

If we have not issued our final response letter within 8 weeks of receipt of the complaint or, if you are dissatisfied with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge but you must do so within six months of the date of our final response letter or 8 week of receipt of the complaint if you have not received a final response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. The Ombudsman can be contacted at:

Financial Ombudsman Service
The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel: 0800 023 4567 or 0300 123 9 123
www.financial-ombudsman.org.uk

Be assured that we treat all complaints very seriously and we will conduct a full review and conclude all matters to the mutual satisfaction of the parties as quickly as possible maintaining appropriate records at all times.