

Complaint management procedure

Introduction

At Transact we always aim to provide the highest possible levels of service. However, we appreciate that sometimes there may be occasions when clients wish to complain. We encourage this type of feedback because it enables us to put things right and to use the information gained to improve the service that we provide in the future. This procedure aims to respond in a fair and impartial way to clients and other connected parties, who express dissatisfaction about the provision of, or failure to provide, any aspect of the Transact service.

How to complain

You may complain to us in the most convenient way for you. You may raise your complaint in writing, by email or fax, by telephone or in person.

Many concerns can be resolved immediately, therefore, in the first instance, please contact us on:

Telephone:	(020) 7608 4900
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Alternatively, you may write to us at:

Letter:	4th Floor 2 Gresham Street London EC2V 7AD
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Email:	info@transact-online.co.uk
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If we are unable to resolve your complaint immediately, we will aim to resolve your concerns as soon as possible. You will receive an acknowledgment within five working days, and we will keep you informed regarding the progress of your complaint.

What happens next?

We will fully investigate your complaint in line with our Complaints Management Policy and send you a response, which clearly details our findings and the outcome of your complaint. We will also detail the actions taken to put things right, if appropriate.

This letter is referred to as our 'final response'. We will aim to complete this process promptly and will provide you with regular updates. If we are unable to complete the process within four weeks we will write to you to explain the delay.

The Financial Ombudsman Service

If your complaint is more complicated and we are unable to resolve this within eight weeks, or if you remain dissatisfied following receipt of our final response, you may refer your complaint to the Financial Ombudsman Service. In order for the Financial Ombudsman Service to review your complaint you must contact them within six months of the date on our final response letter.

The Financial Ombudsman Service can be contacted at:

Letter:	Financial Ombudsman Service Exchange Tower London E14 9SR
Telephone:	0800 023 4567
Email:	complaint.info@financial-ombudsman.org.uk
Website:	www.financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent dispute resolution service.

The Pensions Ombudsman

If your complaint is concerning the administration of your Transact pension, you can consider referring your complaint to The Pensions Ombudsman.

The Pensions Ombudsman can be contacted at:

Letter:	The Pensions Ombudsman 10 South Colonnade Canary Wharf London E14 4PU
Telephone:	0800 917 4487
Email:	enquiries@pensions-ombudsman.org.uk
Website:	www.pensions-ombudsman.org.uk

The Money and Pensions Service

You may also be able to obtain information or guidance concerning your pension arrangements from The Money and Pensions Service.

The Money and Pensions Service can be contacted at:

Letter:	The Money and Pensions Service Borough Hall Cauldwell Street Bedford MK42 9AP
Telephone:	01159 659 570
Email:	contact@maps.org.uk
Website:	www.maps.org.uk

The Money and Pensions Service is sponsored by the Department for Work and Pensions.

The Transact complaint process, including referral of your complaint to the Financial Ombudsman Service, The Pensions Ombudsman or The Money and Pensions Service, if necessary, is offered to existing clients, potential clients and past clients free of charge.

Referring your complaint to another firm

Where we believe that another firm may be solely, or jointly, responsible for the fault alleged in your complaint, we will refer your complaint to that firm for investigation. If this occurs, we will write to you to let you know that this is the case.

Where we are satisfied that we may have some responsibility for the fault alleged in your complaint, we will investigate your complaint in accordance with these procedures alongside the other firm it relates to.



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"Transact" is operated by Integrated Financial Arrangements Ltd, 4th Floor, 2 Gresham Street, London EC2V 7AD | Tel: (020) 7608 4900 | Email: info@transact-online.co.uk | Web: www.transact-online.co.uk | (Registered office: as above; Registered in England and Wales under number: 03727592) | Authorised and regulated by the Financial Conduct Authority (entered on the Financial Services Register under number: 190856)

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