

For customers

Our new  
platform

**nucleus**<sup>o</sup>  
platform

## Guide to our complaint procedure

If something goes wrong and you need to make a complaint, here's what happens next.




## Our process


We'll contact you to acknowledge receipt, and allocate your complaint to an individual with the relevant knowledge and expertise to help to resolve it. This person will not have been directly involved in the events related to your complaint.

We will try to resolve your complaint as efficiently as possible, and will keep in touch with you throughout the process. We will write to you within four weeks with either our final decision or to explain why we are not yet in a position to resolve the complaint.

We'll contact you again within eight weeks of the original complaint with our final decision or to explain why we are still investigating.

If you disagree with our decision or if you feel we have misunderstood your concerns, please let us know using the below contact details:

 The Customer Resolution Team  
Nucleus  
Suite 202 Warner House  
123 Castle Street  
Salisbury  
SP1 3TB


 03455 212 414

If you do not accept our final decision or if you have not received a final decision letter within eight weeks from the date we received your complaint, we will let you know if you can refer your complaint to an Ombudsman.

## Eligibility

Where you are not deemed to be eligible, or where a complaint is in respect of a product not regulated by the Financial Conduct Authority, we will still investigate and respond to any concerns raised. However, you will not be eligible to refer the matter to the Financial Ombudsman Service.

Where your complaint about a pension is upheld and redress is due, we will normally pay compensation to the pension scheme directly in respect of losses to that pension scheme, and to you directly in respect of your losses.

 03455 212 414

 [ask@nucleusfinancial.com](mailto:ask@nucleusfinancial.com)

 [nucleusfinancial.com](https://www.nucleusfinancial.com)

For literature in alternative formats, such as Braille, large print, audio or E-text, please call us on 03455 212 414, or via the Typetalk service on 18001 03455 212 414.

"Nucleus" is the trading name for Nucleus Financial Platforms Limited (NFPL) (registered in England, number 06033126), Nucleus Group Services Limited (NGSL) (registered in England, number 02538532); James Hay Services Limited (JHS) (registered in Jersey, number 77318); James Hay Administration Company Limited (JHAC) (registered in England, number 04068398); James Hay Pension Trustees Limited (JHPT) (registered in England, number 01435887); James Hay Wrap Managers Limited (JHWM) (registered in England, number 04773695); James Hay Wrap Nominee Company Limited (JHWNC) (registered in England, number 07259308); Nucleus Financial Services Limited (NFS) (registered in England, number 05629686). NFPL, NFS, NGSL, JHAC, JHPT, JHWM, JHWNC have their registered office at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP. JHS has its registered office at Aztec Group House, IFC6, The Esplanade, St Helier, Jersey, JE4 0QH. JHAC, JHWM and NFS are authorised and regulated by the Financial Conduct Authority. NGSL, NFS, JHWM, JHPT, JHAC and JHS are members of a VAT group with VAT registration number 514 0358 80. All companies are wholly owned subsidiaries of NFPL. Further details of the Nucleus Group can be found at [nucleusfinancial.com](https://www.nucleusfinancial.com) (12/24)

## Ombudsman service

The contact details for the Financial Ombudsman Service are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)

If your complaint is about the administration of a personal pension plan, it may be more appropriately referred to the Pensions Ombudsman. We will let you know if this applies.

The Office of the Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London  
E14 4PU

Telephone: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [pensions-ombudsman.org.uk](https://www.pensions-ombudsman.org.uk)

Please note that if you decide to use a third party firm in respect of your complaint, we will not meet any costs or fees the third party may charge you.

Neither Nucleus nor the Ombudsman will charge you to investigate your complaint.