

GUIDANCE NOTE

DEALING WITH COMPLAINTS (RELATING TO A SIPP)

APPROVED FOR CLIENT USE | JANUARY 2026

If you wish to make a complaint about any aspect of our service, please contact us directly by email, in writing, secure message or by telephone. The information below outlines our commitment and principles when dealing with your complaint.

We all know that sometimes things go wrong. If this happens, we want to put it right quickly. As a valued customer of Talbot and Muir, we want you to tell us if our products, our service or your experience does not meet your expectations.

- **We only make promises we can keep.** If you feel we have not, please tell us.
- **We treat our customers fairly.** We will do everything we can to resolve your concerns. If we cannot we will tell you why and let you know what other options, there are.
- **We want your feedback.** We learn from what our clients tell us and, where necessary, make changes to improve our service.

Dealing with your complaint

Our goal is to resolve your complaint at the earliest possible stage. We will acknowledge receipt of your complaint within five working days and keep in touch with you regularly. Within eight weeks of receiving your complaint, we will:

- write to you with our final decision; or
- contact you explaining why we are not yet in a position to resolve the complaint and confirm when we will contact you again. At this point, you have the right to refer your complaint to the Ombudsman.

Appeals

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

Compliance Officer
Talbot and Muir Ltd
55 Maid Marian Way
Nottingham, NG1 6QE
Telephone: 0115 841 5000 (call charges will vary)
Email: clientrelations@curtisbanks.co.uk

Ombudsman Service

You may be able to refer your complaint to an Ombudsman 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.

The Ombudsman expects clients to allow us to address their complaints before contacting them. We will let you know if you can refer your complaint to an Ombudsman.

Where your complaint concerns the administration of your SIPP, you should direct your complaint to The Pensions Ombudsman (TPO). TPO investigates complaints and disputes about the way pension schemes are run. Where your complaint concerns the marketing of our SIPPs, you should direct your complaint to the Financial Ombudsman Service.

55 Maid Marian Way, Nottingham, NG1 6GE | t. 0115 841 5000 | f. 0115 841 5027 | e. enquiries@talbotmuir.co.uk | w. www.talbotmuir.co.uk

"Talbot and Muir" is the trading name for Talbot and Muir Limited (TML) (registered in England, number 02869547), MYSSAS Trustees Limited (MYSSAS) (registered in England, number 06536701), MYSIPP Trustees Limited (registered in England, 05960426) (MYSIPP), MYSIPP Trustees (Property) Limited (MYSIPP(P)) (registered in England, number 05342981), Pension Partnership SSAS Trustees Limited (PPSSAS) (registered in England, number 05762695), Pension Partnership SIPP Trustees Limited (PPSIPP) (registered in England, number 05635197), Pensions Partnership SIPP Trustees No 2 Limited (PPSIPP2) (registered in England number 08677314), Oval Trustees Limited (OTL) (registered in England, number 02711042), T M Trustees Limited (TMTL) (registered in England, number 03094287), The Ward Mitchell Trustees Limited (registered in England, 03006247) (TWMTL), TML, MYSASS, MYSIPP, MYSIPP(P), PPSASS, PPSIPP, PPSIPP2, OTL, TWMTL, TMTL, have their registered office at Suite B & C, First Floor, Milford House, 43 55 Milford Street, Salisbury, SP1 2BP. TML (in respect of its operation of self-invested personal pensions) is authorised and regulated by the Financial Conduct Authority. TML and TMTL are members of a VAT group with VAT registration number 514 0358 80.

All companies are wholly owned subsidiaries of Nucleus Financial Platforms Limited (registered in England, number 06033126) whose registered office is at Suite B & C, First Floor, Milford House, 43-55 Milford Street, Salisbury, SP1 2BP, and are members of the Nucleus Group. Further details of the Nucleus Group can be found at nucleusfinancial.com. (12/25).

Ombudsman Details

The Pensions Ombudsman

10 South Colonnade

Canary Wharf

London, E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Web address: www.pensions-ombudsman.org.uk

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London, E14 9SR

Tel: 0800 023 4567

Email: Complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk