Please read this document carefully so you fully understand the implications of any financial decisions you make. We will retain a copy for future reference. It may also help to refer to our online **glossary** for explanations of technical or unfamiliar terms.

HOW TO MAKE A COMPLAINT

We want all of our customers to be able to access our services equally. For those who may need additional help, we have put in place some support to make it easier. If required, we can arrange to send you this document in special formats, such as large print or braille. Please ring us on **0344 544 0566** if this is needed.

Full details of how we can tailor communications and documents to suit your needs can be found on our website at **www.embarkpensions.co.uk/accessibility-policy**

Who we are

Embark Pensions is a trading name for Embark Services Limited (ESL) and EBS Pensions Limited (EBS) both of whom are part of the Embark Group, which is part of Lloyds Banking Group. Embark Pensions offers a range of Self Invested Personal Pensions (SIPPs) through advisers to help meet their clients retirement needs and is focused on the delivery of specialist retirement solutions and technology-enabled savings capabilities for retail and corporate customers.

How to make a complaint

Our aim is to provide you with excellent service at all times. However, we do understand things can sometimes go wrong. If this happens, we will do our best to resolve your concerns as quickly as possible.

If you have an issue with any aspect of our service, please raise this with the financial services business concerned. Alternatively, you can raise your concerns with us, either in writing or by telephone.

Complaints Team,
Embark Pensions
Provincial House,
37 New Walk.
Leicester
LE1 6TU

Telephone: 0344 544 0533
Email: complaints@embarkpensions.co.uk

Our complaints process

Your complaint will handled by a central team on behalf of the firm with which your pension is held. Complaints relating to the administration of the block property insurance policy will be handled on behalf of ESL who provide this service for EBS and ESL pension schemes.

1. Acknowledgement

We will acknowledge your complaint in writing, by letter or email, summarising our understanding of your concerns, within 5 working days. There may be times where it is easier for us to call you to make sure we fully understand all of the issues you are raising. Again, we will do this within 5 working days.

2. Investigation

Your complaint will be looked after by our Complaints Team, who will conduct an independent and impartial investigation.

3. Response

Once we have completed our investigation into your complaint we will issue a final response letter to you. This letter will be sent out within 8 weeks of receiving your complaint and will detail our findings and advise of any further action we may choose to take. This is the final stage of our complaints process.

If, for any reason we are unable to issue our final response within 8 weeks of receiving your complaint, we will write to you and explain why. We will also let you know when you can expect our final response. At this point we will provide you with details of the appropriate Ombudsman service and explain how you can refer your to complaint to them if you wish.

What to do if you remain dissatisfied

If you are dissatisfied with our response after 8 weeks and your complaint relates to the administration or management of your pension scheme you can contact:

The Pension Ombudsman
10 South Colannade,
Canary Wharf,
E14 4PU

Tel: 0800 917 4487
www.pensions-ombudsman.org.uk

The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange,
London, E14 9SR

Tel: 0800 023 4567
www.financial-ombudsman.org.uk

If you wish to refer your complaint to the Financial Ombudsman Service, you must do so within 6 months of the date of our final response.

Complaints Team, Embark Pensions, Provincial House, 37 New Walk, Leicester LE1 6TU

0344 544 0533

embarkpensions.co.uk

EBS Pensions Limited act as operator for the Option SIPP, Full SIPP, Liberty SIPP, EBS SIPP and EBS SAPPP. Embark Services Limited act as operator for the Hornbuckle Mitchell SIPP, Hornbuckle Mitchell Private Pension, Hornbuckle Mitchell FIPP, The Private Pension and the Freedom SIPP.

Embark Pensions is a trading name of EBS Pensions Limited and Embark Services Limited. EBS Pensions Limited is a company incorporated in England and Wales (company number 00998606) with its registered office at 33 Old Broad Street, London, EC2N 1HZ. EBS Pensions Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 134908).

Embark Services Limited is a company incorporated in England and Wales (company number 02089815) with its registered office at 33 Old Broad Street, London, EC2N 1HZ. Embark Services Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 120820).

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