

## Important and Need to Know

You do not have to use a company to make a claim on your behalf. You can do so yourself for free. You should shop around before deciding on a firm. You can make your claim to the Financial Ombudsman Scheme or to the Financial Services Compensation Scheme as applicable. You should also check if you have any other means of pursuing the claim including using any legal expenses insurance or another dispute resolution service or ombudsman service which may be an option.

## About Us and What We Do

Money Puzzle is a Claims Management Company (CMC). We help clients with financial mis-selling in relation to Pensions and Investments.

## What Happens Next

- We will first carry out an initial assessment of your potential claim. This is normally done by telephone.
- You will then be sent our claim pack to read complete, sign and return. This will include our Pre contract information, full T&C's, Forms of Authority and Enquiry Form and a Cancellation Form
- We would ask you to provide copies of all correspondence and documentation that you hold in relation to the advice received. We also need to document your recollection of people, firms and events which may be relevant.
- On receipt of your completed claim pack and supporting documents we would write to any relevant parties to request copy files or documents. We will also investigate people and firms to determine if a claim may exist and against whom.
- Once we have gathered all the relevant information, we will carry out a detailed assessment. At this stage we may have some further questions for you.
- If we agree that you have a valid claim, we will submit a letter of complaint to the firm involved or the financial adviser.
- Should the firm reject your complaint we will discuss the options available to you. If we believe the firm is wrong in their assessment, we would recommend that the complaint is submitted to the Financial Ombudsman Service (FOS). We will only do this on your behalf if given permission to do so.
- Should the firm that you are complaining about have ceased or cease to be authorised we will submit your claim to the Financial Services Compensation Scheme (FSCS).

## Keeping you up to date

We will keep you up to date on a regular basis throughout the process by email, letter and telephone. If you want to check the progress of your claim at any time, we encourage you to contact us by the following methods:

- Email [info@themoneypuzzle.co.uk](mailto:info@themoneypuzzle.co.uk), Telephone 0141 204 0086, Post Money Puzzle Ltd, Pentagon Business Centre, 36 Washington Street, Glasgow G3 8AZ

## Success Fee

We charge you for the services we provide. Our fee is 18% inclusive of VAT, of the gross compensation that is offered to you. Full details can be found in our T&C's. Some examples of how the fees are calculated are set out below:

**Example 1:** If you receive compensation of £1,000, we will charge £180 including VAT.

**Example 2:** If you receive compensation of £3,000, we will charge you £540 including VAT.

**Example 3:** If you receive an offer of compensation of £10,000, £1,800 including VAT.

## Cancellation

You can cancel within 14 days without charge; at other times, we may need to charge you for work completed during the contract. Please see T&C's for full details.

## Complaints

If you are unhappy with our service you can contact us by any of the following methods: Post: You can write to us at the following address: Money Puzzle Limited, Pentagon Business Centre, 36 Washington Street, Glasgow, G3 8AZ. Email: You can email us at: [info@themoneypuzzle.co.uk](mailto:info@themoneypuzzle.co.uk) Phone: 0141 204 0086. We will investigate your complaint and if you remain unhappy you may refer the complaint to the Financial Ombudsman service you can contact them by any of the following methods: Post: Financial Ombudsman, Exchange Tower, Harbour Exchange, London, E14 9SR Phone: 0800 023 4567 Online: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Please note Any complaint must be referred to the Financial Ombudsman service within 6 months of the date of our written final response. Full details of our complaints process is available on our website or on request.