Consumer Complaints Procedure

Protection & Prosperity Financial Services Ltd is regulated by the Central Bank of Ireland and adheres to the Consumer Protection Code 2025.

We are committed to delivering the highest standards of customer service and ensuring that any concerns raised by our clients are handled fairly, efficiently, and professionally.

This Complaints Procedure outlines how we handle consumer complaints and the steps we take to ensure a fair, transparent, and timely resolution.

How to Make a Complaint

If you are dissatisfied with any aspect of our service, you can make a complaint by post, email, or telephone.

Complaints can be addressed to our Compliance Officer.

Write to:

Protection & Prosperity Financial Services Ltd
13 Crowe Street
Dundalk
Co. Louth
A91 R592

Email: admin@ppfs.ie

Phone: 042-9359329

When submitting a complaint, please provide:

- Your name and contact details
- A description of your complaint
- Any relevant documentation or information
- Your preferred method of contact

We may contact you by telephone to discuss your complaint and assist with resolving the matter.

Our Commitment to You

We will:

- Acknowledge your complaint within 5 working days.
- Respond to complaints courteously, promptly, and fairly.
- Take all reasonable steps to resolve complaints in collaboration with the consumer.
- Keep you informed of the progress of our investigation.
- Investigate your complaint fairly and thoroughly.
- Make every reasonable effort to resolve your complaint within 40 working days.
- Provide you with a written response outlining the outcome of our investigation.
- Ensure the complainant feels their concerns have been fully addressed while concluding matters efficiently.

Keeping You Updated

If your complaint has not been resolved within 20 working days, we will provide you with an update on the progress of our investigation.

If we are unable to resolve your complaint within 40 working days, we will advise you of the expected timeframe for resolution and inform you of any right you may have to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Procedures for Managing and Resolving Complaints

- We will make this procedure available in a prominent place on our website(s) and we will provide a hard copy of it to a consumer within 5 working days of a request from a consumer.

- This procedure will not apply where a complaint has been resolved, to the satisfaction of the consumer making the complaint, within 5 working days of receipt of the complaint, provided that a log of the complaint be kept and maintained.

Acknowledgement of Complaint

1. Acknowledgement

Upon receipt of a complaint, we will acknowledge receipt of the complaint on paper or on another durable medium within 5 working days of the complaint being received, and such acknowledgement will include:

- Clear and complete details of our procedure for handling complaints
- Information on the consumer's right to refer the matter to a relevant ombudsman, if applicable
- The contact details of the relevant ombudsman.

2. Point of Contact

We will provide the consumer making the complaint, or the person making the complaint on the consumer's behalf, with a point(s) of contact in relation to the complaint until the complaint is resolved or all steps of the complaints handling procedures have been exhausted.

Investigating and Resolving the Complaint

3. Regular Updates

We will provide the consumer making the complaint with a regular update, on paper or another durable medium, on the progress of the investigation of the complaint at intervals no greater than 20 working days, starting from the date on which the complaint was received.

4. Investigation Timeline

We will investigate and make reasonable efforts to resolve the complaint within 40 working days of having received the complaint.

5. If Resolution Exceeds 40 Working Days

Where the 40 working day period has elapsed and the complaint is not resolved, we will:

- Notify the consumer making the complaint of the anticipated timeframe within which we hope to resolve the complaint,
- Where the consumer has a right to refer the matter to a relevant ombudsman, inform the consumer of their right to refer the matter to the relevant ombudsman, and

- Provide the consumer with the contact details of such ombudsman.

Completion of the Investigation

6. Final Response

Within 5 working days of the completion of an investigation, we will advise the consumer making the complaint on paper or another durable medium of:

- The decision at the conclusion of the investigation, including the reasons for that decision,
- Where applicable, the terms of any offer or settlement being made to the consumer making the complaint,
- Where the consumer has a right to refer the matter to a relevant ombudsman, the fact that the consumer may refer the matter to the relevant ombudsman, and
- The contact details of such ombudsman.

Financial Services and Pensions Ombudsman (FSPO) – Contact Details

If you are not satisfied with the outcome of our investigation, or if your complaint remains unresolved after the applicable timeframe, you may be entitled to refer your complaint to the FSPO.

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Phone: +353 1 567 7000
Email: info@fspo.ie
Website: Financial Services and Pensions Ombudsman