



## Raindrop Complaints Policy

We strive to provide a service level that meets or exceeds your expectations. If you nonetheless feel dissatisfied with any aspect of our services, then, in the first instance, please contact us at [support@myraindrop.co.uk](mailto:support@myraindrop.co.uk). We will carry out an independent investigation of your complaint as soon as reasonably possible and will provide a written response.

We take all complaints seriously and aim to resolve them fairly and quickly. We will handle any complaints in line with the Dispute Resolution rules as set out by the Financial Conduct Authority.

If your complaint relates to Raindrop's pension finding services conducted on behalf of our corporate clients, we may consult with them to resolve your complaint but they will generally be responsible for dealing with any complaints relating to those services. If your complaint relates to our clients' pension services or other services that Raindrop is not involved in, we will forward your complaint to them.

### **Timelines**

We aim to acknowledge your complaint and provide an initial response within 1 business day.

We aim to resolve all complaints within 3 business days and will send you a confirmation in the form of a Summary Resolution Communication if we manage to do so. Subsequently, if you are not or no longer satisfied with this response, you can refer your case to the Financial Ombudsman Service (see below).

If we cannot resolve your complaint within 3 business days, we will provide a Final Response Letter upholding, rejecting or forwarding your complaint. This will happen within 8 weeks of receipt of your complaint.

### **Escalation to the Financial Ombudsman Service**

If we are unable to resolve your complaint to your satisfaction and you are an eligible complainant as [defined](#) by the Financial Conduct Authority, then you will have recourse to the Financial Ombudsman Service.

A case may be referred to the Financial Ombudsman Service within 6 months of our final response.

Details of the Financial Ombudsman Service are:

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

**E-mail address:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Phone:** 0800 023 4567 or 0300 123 9123

You can also find more information on the Financial Ombudsman Service [website](#).

Raindrop<sup>®</sup> is a trading name of Raindrop Technologies Holdings Ltd. Raindrop Technologies Holdings Ltd (FRN: 1003844) is authorised and regulated by the Financial Conduct Authority. Registered office: Runway East Shoreditch, 52 Tabernacle St, London EC2A 4NJ. Registration no.: 12431555.