

WealthKernel Ltd Complaints Procedure for Investors

WealthKernel Ltd (“WealthKernel”, “we”, “us”) is a MiFID investment firm, this means complaints are referred to by the Financial Conduct Authority as “MiFID complaints”. We take all complaints seriously, and as such, we have procedures to ensure that all MiFID complaints from investors are handled fairly, consistently and promptly.

This procedure outlines our complaint-handling process, which will help investors (“you”) understand how to file a complaint and how we manage and resolve them.

If you are dissatisfied with our services, we would appreciate the opportunity to resolve this. If you have a complaint, you can let us know via email.

You likely interact with us via a third-party firm, usually an investment platform. You can raise any complaints directly with them, and they will pass them to us, if the complaint relates to a service we provide you with.

Our Compliance team deals with our complaints and can be contacted at compliance@wealthkernel.com.

What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

A potential, actual or former customer can make a complaint, regardless of whether they are categorised as a retail, professional or eligible counterparty. This can be communicated by any reasonable means.

A MiFID complaint is, amongst other things, a complaint to which Article 26 of the MiFID Org Regulation 2 applies (i.e. the provision of investment services or ancillary services to a customer by WealthKernel).

What information should you provide?

To help us deal with your complaint quickly and efficiently, it would be helpful if you include the following information:

- Account number
- Name
- National insurance number
- Contact telephone number
- Clear details of your complaint, including any former communications you have had concerning the issues you are raising.

What to expect

- **Acknowledgement** - On receipt of your complaint, our Compliance team will acknowledge it within three working days via email. They will also let you know who is handling your complaint.
- **Investigation** – We will commence our investigation, which may include the following;
 - reviewing your accounts and information we hold;
 - speaking with and requesting information from third parties that may be involved (i.e. the investment platform you use);
 - reviewing documentation relating to your complaint, such as terms and conditions or suitability questions you may have answered; and/ or
 - requesting further information to ensure we fully understand your complaint and have all the information we need to provide a fair outcome.
- **Resolution** – We will send you a final response email, outlining the details of your complaint, our investigation and the outcome of it. We have up to eight weeks to do this, but we make every effort possible to resolve complaints as quickly as possible and will keep in touch with you throughout our investigation.

If we can resolve your complaint within three working days, you will receive a summary resolution email, instead of separate acknowledgement and resolution emails.

If your complaint is complex, and we cannot investigate and reach an outcome within eight weeks, we will inform you of the reasons for the delay and when you can expect to receive a detailed response from us.

Next steps if you remain dissatisfied

We will make every effort to resolve your complaint, and if you remain dissatisfied, please let us know, and we will investigate this further.

If you disagree with our final response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge. You have six months to do this from the date our final response is issued. You can find more information on how to do this by visiting their website, [click here](#).



WealthKernel