



WPA Group Customer Complaints Policy

1 June 2025

Introduction

WPA is authorised by the PRA and regulated by the FCA and PRA (registration number 202608). We are required to have in place clear and effective procedures for the reasonable and prompt handling of complaints. Customer service is at the centre of everything we do and we believe you have the right to a fair, prompt and courteous service at all times.

This document sets out the complaints handling procedures that we will follow in the event that you make a complaint.

Definition of a complaint

We will treat any expression of dissatisfaction, whether justified or not, about our conduct or service provided as a complaint. A complaint will involve an allegation that the complainant has suffered, or may suffer, financial loss, material inconvenience or material distress.

It may be the case that we receive correspondence that, in our view, does not fall under our definition of a complaint or does not raise any issue that calls for in depth investigation. This may apply, for instance, to:

- anonymous complaints; or
- malicious, repetitive or vexatious claims such as harassment of staff or repeated submissions of a complaint to which a response under our complaints procedure has been provided. We will not reply to rude or abusive emails, calls or letters. In all other cases we will give brief reasons for our views but having done so once will not normally engage in further correspondence on the merits of the position we have taken.

How can you make a complaint?

You, or someone on your behalf, can make a complaint by any reasonable means – for example by letter, email, telephone or via our online contact form which can be found on our website ([Our complaints process | WPA](#)). If you wish to make your complaint by telephone, please call your usual Customer Helpdesk. Our lines are open from 8am until 7pm Monday to Friday and 9am until 12pm on Saturday:

Personal/Family Policies	01823 625230
Small Company Schemes	01823 625270
Large/Bespoke Company Schemes	01823 625295

If you wish to email your complaint by email: complaints@wpa.org.uk

What will we do when we receive your complaint?

Your complaint will be referred to our Service Resolution team as soon as we receive it. We will promptly acknowledge your complaint in writing.

Investigating and resolving your complaint

We will investigate your complaint fairly, consistently and promptly, to determine whether the complaint should be upheld, and (if appropriate) determine remedial action and/or redress. We will set out our conclusions in a detailed final response to you. If we decide that redress is appropriate, we will aim to provide you with fair compensation for any acts or omissions for which we are responsible. If you accept our offer, we will promptly provide any compensation to you (or the scheme/policyholder).

Our timescales and responding to you

We will acknowledge your complaint promptly but no later than five working days from receipt and we will keep you informed of our progress. If we can resolve your complaint satisfactorily within 3 working days following date of receipt, we will do this and provide you with a written response.

Should we be unable to resolve your complaint within three working days (following date of receipt), we will respond as soon as we can and within the 8-week deadline set by the Financial Conduct Authority. Wherever possible we will aim to provide you with a written response within four weeks, however, on occasions it may take us a little longer to investigate and take appropriate action. We will keep you updated with our progress and anticipated timescales.

When we have completed our investigation, we will write to you with our final decision and whether your complaint has been upheld. We will also provide you with details about the Financial Ombudsman Service and how you can refer to their service if you feel your complaint has not been resolved.

Extending time limits

We aim to complete all complaints within the timescales above; however, if a complaint is complex it may occasionally be necessary to extend the time limit. If this is the case, we will keep you informed of progress with the investigation, the reasons for the delay, and the new deadline. In the rare circumstances where this may occur, you can escalate your complaint to the Financial Ombudsman Service without waiting for our final decision letter.

Financial Ombudsman Service (“FOS”)

If having followed our complaints procedure you still remain dissatisfied, you can ask to have your complaint reviewed externally. You can refer a complaint to the FOS if you are not satisfied with the outcome of your complaint. Your rights are set out in the FOS’s electronic leaflet “Your Complaint and the Ombudsman” which we will provide you with as part of our complaints process.

Please remember that if you wish to refer a complaint to the FOS, you must do so within six months of receiving our final response. You should allow us to complete our internal complaints procedure before you refer your concerns to FOS.

It is important to note that not all complaints can be referred to the FOS. Some of our large corporate schemes do not qualify for referral to the FOS and we will advise you if this is the case in our final decision letter. We will tell you how you can escalate your complaint further, for example, to the Trustees of the scheme of which you are a qualifying member.

Closing complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you our final written response; or
- where you have told us that you accept an earlier response that we have sent to you; or
- where you have asked us formally to withdraw your complaint; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

WPA is committed to ensuring that all complaints received are handled fairly, consistently, and promptly and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

Questions

If you have any questions about our complaints process, please contact us via any of the methods mentioned above, we are always happy to assist and can arrange to call you at a time to suit you.

For further information about making a complaint, please go to [Find out more about our complaints process | WPA](#).