

COMPLAINTS PROCEDURE (Effective from 20/03/2026)

Operated by MGM Wealth Management DAC t/a MGM Capital

Scope

This procedure is operated by the firm in relation to its insurance and investment business services provided under the Consumer Protection Code 2025.

Our Objectives:

1. To respond to complaints in a courteous, timely and fair manner.
2. Take all reasonable steps to resolve any complaint with the consumer making the complaint.
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4. To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems.
5. To endeavour to achieve a situation where our customers feel we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).

Procedure to be followed:

1. The firm will establish and maintain a complaints file and all complaint records will be kept for six years.
2. Where the firm receives a complaint, MGM Capital shall offer the consumer the opportunity to have the complaint handled in accordance with your complaints procedure. We shall record the nature of the complaint. The firm will investigate the complaint on the basis of our understanding of the issue.
3. The firm shall permit and facilitate submission of complaints in writing by post and by electronic means
4. The firm will implement and maintain systems and controls to effectively track and manage the progress and resolution of complaints
5. The firm will acknowledge in writing written complaints within five days of receipt. This acknowledgement will contain a copy of these procedures and notification that the complainant can refer the matter to the Financial Services and Pensions Ombudsman (FSPO) if he/she is not happy with the outcome of our investigation, or if the matter has not been resolved within 40 business days, the anticipated timeframe within which the firm hopes to resolve the complaint.
6. The firm shall provide the consumer making the complaint, or the person making the complaint on the consumer's behalf, with a point or points of contact in relation to the complaint until the complaint is resolved or all steps of the firm's complaints handling procedures have been exhausted.
7. The firm will notify the insurance company who deals with our PI policy and inform them that a complaint has been raised
8. We shall endeavour to investigate the complaint as swiftly as possible, and where applicable, the complainant shall receive a written report on the progress of the investigation every 20 business days.
9. If the complaint is not fully resolved within 40 days, we will inform the complainant of the expected timeframe it will be resolved and also explain their

consumer's right to escalate to the Financial Services and Pensions Ombudsman. We will provide the contact details for the Financial Services and Pensions Ombudsman.

10. Within five working days of the conclusion of our investigation of the complaint, the firm shall advise the consumer making the complaint on paper or on another durable medium of
 - (a) The decision at the conclusion of the investigation, including the reasons for that decision,
 - (b) Where applicable, the terms of any offer or settlement being made to the consumer making the complaint,
 - (c) 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 Financial Services and Pensions Ombudsman (FSPO), and
 - (d) The contact details of the Financial Services and Pensions Ombudsman (FSPO).
11. Where it appears that the complainant is not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to the complainant advising them of their right to refer the dispute to the Financial Services and Pensions Ombudsman (FSPO).
12. A senior manager will review the file before its conclusion, and attempt to identify any procedures that can be implemented by our firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the Written Procedures file.
13. The person responsible for complaints in this Firm is Mr Neil Mulcahy, Company Director.
14. The firm will maintain an up-to-date log of all complaints from consumers subject to the complaints procedure. This log will contain: a) details of each complaint; b) the date the complaint was received; c) a summary of the regulated entity's response(s) including dates; d) details of any other relevant correspondence or records; e) the action taken to resolve each complaint; f) the date the complaint was resolved; and g) where relevant, the current status of the complaint which has been referred to the relevant Ombudsman.