

Complaints Policy

Pocket Money Adventures CIC | Version 2.1

Effective: 2 October 2026 | Review: 2 October 2027 or sooner on relevant change

Policy owner: Nathan Waldron, Director | Signatories: Nathan Waldron and Bernadette Houlton | Approved policy issue

Adopted by Pocket Money Adventures CIC on 2 October 2026.

Signed electronically: Nathan Waldron, Director and Designated Safeguarding Lead.

Signed electronically: Bernadette Houlton, Director and Deputy Designated Safeguarding Lead.

Typed electronic signatures in the established policy format.

Current operating requirements

Current handling

Use complaints@pocketmoneyadventures.co.uk; offer accessible verbal or written intake. Preserve the existing response targets below and log actual performance. An uninvolved director or independent reviewer handles complaints about Nathan; no one decides their own complaint. Safeguarding and rights requests are routed promptly and independently.

Detailed policy and procedures

Complaints Policy

Pocket Money Adventures helps children aged 4 to 7 build the habit of pausing before they spend, through primary school programmes and family sessions in community settings, from its base in Staffordshire. We take complaints seriously. A complaint is one of the fastest ways to find out what is not working, and we would rather hear it than not. This policy sets out how anyone can raise a concern about our programmes, our people, our materials or our conduct, and what we will do about it. Complaining is free, and you will not be treated differently for having complained.

1. Purpose

To give parents and carers, adults attending our community sessions, partner schools, host organisations, sponsors, funders, members of the public and our own staff a single, fair and well-publicised way to complain about any aspect of our work, and to make sure every complaint is acknowledged, looked into and answered within a set time.

2. Who this policy is for

Anyone. You do not need to have taken part in a session, and you do not need to be connected to a school or a host organisation. If our work has affected you, you can complain about it. This includes:

- parents and carers of children in a school we deliver in;
- adults who attend a community session, whether they came with a child or on their own;
- schools, family hubs, libraries, holiday programmes, community groups and any other setting that hosts us;

- sponsors, funders and commissioners;
- members of the public who have seen our website, our books or our advertising; and
- our own staff, contractors and volunteers.

3. What this policy covers

- the delivery of our sessions in schools, and the conduct of our staff and contractors in them;
- the delivery of our sessions in community settings, including family hubs, libraries, holiday programmes and community venues;
- our books, pupil packs, parent and family materials, certificates and digital content;
- our fundraising, sponsorship and commercial communications;
- our website content, our privacy practices and our marketing;
- accessibility, inclusion and reasonable adjustments; and
- any other part of our public-facing work.

4. What this policy does not cover

Four things go somewhere else, and they go there because a complaints process is the wrong tool for them.

- A safeguarding concern about a child or an adult at risk. Use the Children and Adult Safeguarding Policy and contact safeguarding@pocketmoneyadventures.co.uk. If someone is in immediate danger, call 999.
- A disclosure in the public interest, for example about wrongdoing or a cover-up. Use the Whistleblowing Policy, which protects you in ways this policy does not.
- A grievance raised by a member of staff about their own employment. Use the Grievance Policy.
- A request to see, correct or delete your personal data. Contact dpo@pocketmoneyadventures.co.uk. You can still complain here about how that request was handled. If you are not sure which route applies, send it to the complaints address below and we will work it out. Sending it to the wrong place will not delay it and will not count against you.

5. What we are not able to advise on

We provide financial education and general money guidance. We do not provide personalised regulated financial or debt advice, or specialist benefits advice. The CIC does not rely on Nathan's separate adviser role for authorisation. Where someone needs more than we can offer, we help them reach the right free service. A complaint that we should have given regulated advice, or that our guidance should have gone further, will be answered under this policy and assessed against the Money Guidance Boundary and Escalation Policy, which sets out where our role stops and why.

6. Our principles

- easy to use, with one email address and no form to fill in to get started;
- taken seriously, with every complaint logged and reviewed;
- timely, with acknowledgement in three working days and a full answer in twenty;
- fair, so the person complaining is heard, the person complained about is heard, and the evidence is weighed;
- confidential where we can be, with identities protected unless the law or a safeguarding duty requires disclosure;

- proportionate, so small things get fixed on the spot and serious things get escalated; and
- free, always.

7. How to complain

The quickest route is email: complaints@pocketmoneyadventures.co.uk Tell us your name, where and when it happened, what happened, and what you would like us to do. If you would rather not put your name to it, say so, and we will still look into it, though it may limit what we can tell you afterwards. You can also complain:

- by post, to Pocket Money Adventures CIC, 68 Nottingham Road, Eastwood, Nottingham, NG16 3NQ;
- through the school, family hub, library or other setting that hosted the session, which will pass it to us if it concerns us; and
- through a sponsor or funder, if that is who you are dealing with. We do not publish a telephone number at the time of writing. If using email or post is difficult for you, say so through any route above and we will find a way that works, including talking it through by phone or in person. Where a session is hosted by another organisation, that organisation has its own complaints process and you may use either. If a complaint reaches us that is really about the host, or reaches the host and is really about us, we will pass it on and tell you we have.

8. If your complaint is about a Director

Send it to the other Director, so that nobody assesses a complaint about themselves. Nathan Waldron and Bernadette Houlton are both Directors. Mark the email for the attention of whichever of them your complaint is not about, or use the external escalation route in section

11 if you would rather not raise it inside the organisation at all.

9. What we will do

1. Acknowledge your complaint within three working days.

2. Log it in the Complaints Register.

3. Decide whether it is best resolved informally, needs a formal investigation, or belongs

under a different policy, and tell you which.

4. Look into it proportionately, gathering what we need from you, from the person complained

about and from anyone who saw it.

5. Answer in writing within twenty working days, setting out what we found, what we are doing

about it and, where it is owed, an apology.

6. Where more time is genuinely needed, send you an update at twenty working days and a

final answer within forty.

7. Feed what we learn into our quarterly review. A pattern of similar complaints is a management signal and it changes what we do.

10. Putting things right

Depending on what we find, that can mean an explanation, an apology, a correction to a document or a web page, a change to how a session runs, a refund or a credit, additional training, or action under our disciplinary process. We will tell you which of these we have done, and we will not describe an internal action in a way that identifies an individual member of staff.

11. If you are still not satisfied

Tell us, and we will escalate it internally to the Board, which will review it and reply within twenty working days of your request. You can also go outside the organisation at any point. You do not have to exhaust our process first.

Governance and how the CIC is run Regulator of Community Interest Companies

Personal data and privacy Information Commissioner's Office

Fundraising conduct Fundraising Regulator

Advertising and marketing claims Advertising Standards Authority

Something that happened in a school The school, and then its governing body or trust

Something that happened in a council-run The council's own complaints process setting

A concern about a child's safety The local authority safeguarding team, or the police on 999

12. Records and reporting

The Complaints Register records the dates a complaint was received, acknowledged and closed; its category; the stage it reached; the outcome, whether upheld, partly upheld or not upheld; the action taken; and any related safeguarding, whistleblowing or data protection reference. We report complaint numbers and themes to the Board every quarter, and to funders on request. Nothing that identifies you is shared without your consent. Records are kept for six years and then destroyed, in line with the Data Protection and Privacy Policy.

13. Repeated or abusive complaints

We will look into every complaint made in good faith. Where complaints are repeated with no new substance, or involve abuse of our staff, we may put a restricted correspondence arrangement in place after a written warning. That decision sits with the Board and never with the person the complaint is about. It is rare, and it does not remove your right to go to an external body.

14. Linked policies

- Children and Adult Safeguarding Policy v1.7;
- Money Guidance Boundary and Escalation Policy v1.1;
- Whistleblowing Policy v1.2;
- Grievance Policy v1.1;
- Disciplinary Policy v1.1;
- Data Protection and Privacy Policy v1.4;
- Equality, Diversity and Inclusion Policy v2.2;
- Lone Working Policy v2.1;
- Photography, Filming and Image Consent Policy v1.1; and

- Safer Recruitment Policy v2.1.

15. Contacts

Complaints complaints@pocketmoneyadventures.co.uk

General enquiries hello@pocketmoneyadventures.co.uk

Safeguarding safeguarding@pocketmoneyadventures.co.uk

Data protection dpo@pocketmoneyadventures.co.uk

Registered office 68 Nottingham Road, Eastwood, Nottingham, NG16 3NQ

Designated Safeguarding Lead Nathan Waldron

Deputy Designated Safeguarding Lead Bernadette Houlton

Issue control: current approved issue dated 2 October 2026. Earlier issues are archived. Policy approval does not complete host agreements, individual acknowledgements or venue checks.