



Complaints Procedure

Clear, fair and proportionate resolution of concerns

Version 1.0 - Effective 26 August 2026

Who this applies to	Consumers, members, clients, course participants and professional users dealing directly with Academy of Life Planning Limited.
How to complain	Email steve@academyoflifeplanning.com , telephone +44 (0)7850 102070, or write to 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG.
Acknowledgement	Normally within 3 working days.
Target outcome	Normally within 20 working days. If more time is needed, we will explain why and tell you when to expect a response.
Cost	There is no charge for making a complaint.

1. Our approach

We want complaints to be easy to make and useful to resolve. A complaint is an expression of dissatisfaction about an Academy service, communication, decision, charge, conduct, digital tool, professional interaction or other matter for which you reasonably expect a response or remedy.

You do not need to use legal language or prove that we have done something wrong before we will consider a complaint. Raising a complaint will not affect the standard of service you receive, and we will not treat you adversely because you have complained.

We will deal with complaints fairly, proportionately and in good faith. Our aim is to understand what happened, correct mistakes where appropriate, explain our position clearly and learn from recurring problems.

2. What this procedure covers

You may use this procedure for concerns about, for example:

- the quality, accuracy or delivery of an Academy service;
- fees, subscriptions, cancellations, refunds or billing;
- website content, marketing or representations about our services;
- financial planning, education, decision support, mentorship or strategy sessions supplied directly by the Academy;
- Academy OS, apps, digital tools or AI-assisted services supplied by the Academy;
- privacy, confidentiality or handling of your personal information;
- the conduct of an Academy employee, officer or person acting for the Academy;
- Academy accreditation, licensing or professional-support services where you are the Academy's customer; or
- our response to an earlier concern.

If your complaint is about a service supplied by a separate professional, regulated firm, solicitor, accountant, tax adviser, product provider or other third party, that organisation remains responsible for its own service. We will help identify the correct complaints route where reasonably possible.

3. How to make a complaint

You can complain in any of the following ways:

Email	steve@academyoflifeplanning.com
Telephone	+44 (0)7850 102070
Post	Complaints, Academy of Life Planning Limited, 9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom
Website	academyoflifeplanning.com - use the published contact route if you prefer

It helps, but is not essential, if you tell us:

- your name and preferred contact details;
- which service, purchase, interaction or communication your complaint concerns;
- what you believe went wrong;
- relevant dates or documents;
- how the matter affected you; and
- what outcome you would consider fair.

If you need reasonable adjustments or would find it difficult to complain in writing, tell us and we will try to provide an accessible alternative.

4. Informal resolution

Many concerns can be resolved quickly through clarification, correction or a practical fix. If you raise a concern informally and we can resolve it to your satisfaction, we may treat it as resolved without requiring a formal written complaint.

You can ask at any time for the matter to be treated as a formal complaint.

5. Formal complaints process

Stage	What we will do
Acknowledgement	We will normally acknowledge a formal complaint within 3 working days and confirm that it is being considered under this procedure.
Investigation	We will review the relevant records, documents, communications and contractual terms and, where appropriate, ask you or others involved for further information.
Fair consideration	We will consider the substance of the complaint, not merely whether a particular phrase or form was used. We will distinguish factual issues, professional judgement, contractual questions and misunderstandings.
Written outcome	We aim to provide a reasoned written outcome within 20 working days of receiving the formal complaint.
Delay	If the matter is unusually complex and we cannot reasonably conclude it within 20 working days, we will explain the reason for the delay, tell you what remains to be done and give you an expected response date.

6. Independence and conflicts

A complaint should be considered by someone able to approach it fairly. Where the complaint concerns Steve Conley personally, or where he has been directly involved in the matter complained of, the Academy will,

where reasonably practicable, ask a suitably experienced independent person to review the complaint or the proposed outcome.

Where complete independence is not reasonably available because of the size of the business, we will say so openly and will separate, as far as practicable, the original decision from the review of the complaint.

7. Possible outcomes and remedies

Depending on the circumstances, an outcome may include:

- an explanation or clarification;
- correction of inaccurate information;
- an apology where appropriate;
- completion or re-performance of a service;
- a change to records, processes, wording or controls;
- additional support or a referral to a more appropriate specialist;
- a partial or full refund where justified;
- compensation or another financial remedy where there is a proper legal or contractual basis; or
- no further action, with reasons, where we conclude that the complaint is not upheld.

We will not require you to waive statutory rights merely in order to receive a remedy to which you are already entitled.

8. Complaints about financial planning and the FCA perimeter

Academy of Life Planning provides financial planning, education and decision support across the wider total-wealth landscape. The Academy does not provide FCA-regulated investment advice or arrange regulated investments.

Complaints about Academy services that are outside the FCA regulatory perimeter are not generally within the jurisdiction of the Financial Ombudsman Service (FOS), and the Financial Services Compensation Scheme (FSCS) does not provide compensation merely because a complaint concerns financial planning.

This does not mean that the Academy can avoid responsibility. Depending on the circumstances, clients may have rights under their contract, the Consumer Rights Act 2015, the Digital Markets, Competition and Consumers Act 2024, data-protection law, the law of negligence and other applicable law.

If your complaint concerns a regulated activity carried out by a separate FCA-authorized firm, that firm's own complaints procedure and, where applicable, FOS or FSCS protections may be relevant.

9. External consumer help

If we cannot resolve your complaint, or if you want independent information about your consumer rights, the following routes may be relevant.

Citizens Advice Consumer Service	Independent consumer information and advice in England and Wales. Telephone: 0808 223 1133. Website: citizensadvice.org.uk/consumer
Trading Standards	Citizens Advice can pass relevant information to Trading Standards. Trading Standards enforce consumer law but do not normally resolve an individual's contractual dispute or obtain a refund for them.
Competition and Markets Authority (CMA)	The CMA is a public consumer-law enforcer. It may receive information about wider consumer problems, but it cannot step in or advise on individual complaints.
Information Commissioner's Office (ICO)	If your complaint concerns personal data or privacy and you remain dissatisfied after raising it with us, you may

Civil remedies. Depending on the circumstances, contractual, consumer-law or other civil remedies may be available. You may wish to obtain independent legal advice.

10. Complaints involving an Academy-accredited practitioner

Academy accreditation is a private professional accreditation. It does not make the practitioner an employee, agent or appointed representative of the Academy and does not transfer responsibility for the practitioner's client service to the Academy.

If you complain to us about the conduct of an Academy-accredited practitioner, we may consider whether the information raises an issue under the Academy's accreditation standards, brand rules or professional agreements. This may lead to enquiries, additional training, restrictions, suspension or withdrawal of Academy accreditation where justified.

That accreditation review is separate from your claim or complaint against the practitioner. The practitioner remains responsible for their own services, complaints process, professional insurance and any regulatory or professional-body obligations that apply to them.

11. Privacy and confidentiality

We will use personal information provided in connection with a complaint for the purpose of investigating, responding to and learning from the matter, and for related legal, insurance or governance purposes where necessary.

Complaint information will be shared only where reasonably necessary, for example with a person involved in investigating the complaint, an insurer, professional adviser, service provider, regulator, law-enforcement body or other authority where there is a lawful basis to do so.

Our Privacy Notice provides further information about how we process personal data and how to exercise data-protection rights.

12. Records, learning and systemic issues

We keep proportionate records of formal complaints, outcomes and significant corrective action. We review complaints for recurring themes, unclear wording, process failures, digital-tool problems, training needs and other opportunities to improve consumer outcomes.

A complaint may therefore result in changes that extend beyond the individual case, including changes to website wording, contracts, Academy OS, training, professional standards or internal procedures.

13. Unreasonable behaviour

We will not reject a complaint merely because it is strongly expressed or because the complainant is upset. We may, however, set reasonable communication boundaries where behaviour becomes abusive, threatening, discriminatory, deliberately repetitive after a final response, or prevents us from investigating the substance of the complaint.

Any restriction will be proportionate and will not remove legal rights or prevent us from considering genuinely new information.

14. Review of this procedure

This procedure will be reviewed at least annually and sooner if there is a material change in law, Academy services or complaints experience.

15. Company information

Legal name	The Academy of Life Planning Limited
Company number	08016568
Registered office	9 Franklin Way, Spilsby, Lincolnshire, PE23 5GG, United Kingdom
Email	steve@academyoflifeplanning.com
Telephone	+44 (0)7850 102070
ICO registration	ZA502687

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