



Complaints Process

Planet Positive Planning Ltd | Version 1.0 | March 2026

1. Purpose

Planet Positive Planning is committed to providing a high-quality, values-aligned financial coaching service. We take all feedback seriously and recognise that complaints are an important opportunity to improve.

This document sets out how clients, partners, and suppliers can raise a concern or complaint, how it will be handled, and what they can expect from us throughout the process.

2. Who Can Raise a Complaint

This process is open to:

- Clients (current, former, or prospective)
- Partners and collaborators
- Suppliers

A complaint can relate to any aspect of Planet Positive Planning's services, communications, conduct, or commitments.

3. Grounds for a Complaint

We will consider complaints relating to:

- The quality or conduct of financial coaching services
- Misleading, unclear, or harmful communications
- A breach of agreed commitments or expectations
- Discrimination, disrespectful treatment, or a failure to uphold our JEDI commitments
- Any concern about our ethical, environmental, or social conduct

Complaints that are clearly malicious, unrelated to Planet Positive Planning's activities, or outside our reasonable control may not be taken forward. In those cases, we will explain our reasoning and, where possible, suggest an alternative route.

4. How to Raise a Complaint

Complaints can be submitted by:

- Email: neil@planetpositiveplanning.com
- Post: Neil Dissanayake, Planet Positive Planning Ltd, 2 Joshua Pedley Mews, London, E3 2ZE

We aim to make this process as accessible as possible. If you need support raising a complaint — for example, due to a disability or language barrier — please let us know and we will do our best to accommodate you.



5. Process and Timelines

Stage	Step	Action	Timeframe
1	Receipt	Complaint received and logged	Immediately
2	Acknowledgement	Written acknowledgement sent to complainant	Within 5 working days
3	Review	Complaint reviewed and investigated	Within 10 working days
4	Response	Written response issued with outcome and any actions	Within 15 working days
5	Escalation (if required)	If unresolved, referral to relevant external body	As directed by complainant

If a complaint is particularly complex, we may need additional time to investigate. We will always communicate proactively if this is the case and provide a revised timeline.

6. Confidentiality and Fair Treatment

All complaints are handled with care and discretion. We are committed to:

- Treating every complainant with respect and without bias
- Handling all information securely and confidentially
- Ensuring that raising a complaint has no negative effect on your relationship with Planet Positive Planning
- Investigating concerns impartially and in good faith

7. Resolution and Remediation

Our goal is to resolve all complaints fairly and promptly. Depending on the nature of the complaint, resolution may include:

- A clear explanation of what happened and why
- An apology where appropriate
- A change to our processes, communications, or approach
- A practical remedy where a service failure has caused harm or inconvenience

On closing a complaint, we will send a written summary of the outcome and any actions taken.

8. Escalation

If you are not satisfied with the outcome of your complaint, the following independent routes are available:

Academy of Life Planning (AoLP)

As a certified AoLP member, complaints about my professional conduct or practice can be raised directly



with the Academy.

www.aolp.info | info@aolp.co.uk

Institute and Faculty of Actuaries (IFoA)

As a qualified actuary, concerns about my ethical conduct — even outside actuarial work — can be referred to the IFoA's independent disciplinary process.

actuaries.org.uk/standards/independent-disciplinary-process/raising-a-concern
disciplinary.enquiries@actuaries.org.uk

Financial Conduct Authority (FCA)

As a personally regulated individual through Milliman Financial Strategies Ltd, concerns about ethical behaviour can also be raised with the FCA.

fca.org.uk/contact | 0800 111 6768

Citizens Advice / Trading Standards

For concerns relating to consumer protection legislation, Citizens Advice can advise on your rights and refer matters to Trading Standards where appropriate.

citizensadvice.org.uk | 0808 223 1133

9. Learning and Improvement

We review complaints to identify patterns and opportunities to improve. Where a complaint highlights a gap in our processes, communications, or conduct, we will take steps to address it — in keeping with our commitment to continuous improvement and accountability.