Complaints policy and process

Last reviewed: August 2026

The complaint policy

Money and Mental Health views complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person or organisation that has made the complaint.

Our policy is:

- To provide a fair complaints procedure that is clear and easy to use for anyone wishing to make a complaint
- To publicise the existence of our complaints procedure so that people know how to contact us to make a complaint
- To make sure all complaints are investigated fairly and in a timely way
- To make sure that complaints are, wherever possible, resolved and that relationships are repaired
- To gather information which helps us to improve what we do
- To make sure staff at Money and Mental Health know what to do if a complaint is received.

Definition of a complaint

A complaint is an expression of dissatisfaction about an aspect of Money and Mental Health's administration or conduct, covering the breadth of our activities, including fundraising.

While we are open to discussing differences of opinion about the topics we cover, the type of work that we do or the policy positions of the Charity, this in itself does not constitute a complaint.

As a charity, we primarily seek to create change through research, campaigning and working with policymakers and organisations providing services. Due to this focus and the skills we have within the team, we are unable to offer direct support or get involved in individual cases, for example a dispute that a customer has with a bank. While we always endeavour to signpost to appropriate services, we cannot offer individual case support or raise awareness of individual complaints or campaigns. As a result, expressions of dissatisfaction with our inability to intervene in specific cases — such as disputes between a customer and their bank — will not usually be treated as complaints under this policy, unless they relate directly to our conduct or communications. If you are unhappy with the service you have received from a firm, this webpage from Citizens Advice provides information on making complaints and what to do if you are not satisfied with the firm's response.

Complaints relating to our work with other organisations

One way we try to achieve change is by working directly with providers of services. This includes consultancy, accreditation, our 'action labs' impact model and other forms of hands-on work to translate our research into improved tools, services and processes. Our decision to work with a service provider does not represent an endorsement of that firm.

We appreciate people with mental health problems or those who care for someone with a mental health problem letting us know when they feel they have received poor service or treatment from an organisation we work with. We welcome this feedback as it helps us to assess the organisation's progress and identify areas where more work is required. For those organisations where we have an ongoing programme of work, we regularly meet with senior staff and often share anonymised feedback in those meetings. We do not, however, offer a complaints service or dispute resolution for organisations' customers.

While we only work in this way with organisations who demonstrate they are committed to improving outcomes for people with mental health problems, we recognise that not every customer will have a positive experience with those organisations. Our assessments of firms' products and services are based on a variety of robust evidence and research, including surveys and focus groups with Research Community members and our team's expertise in evaluating the organisation's policies, training and practices. An accreditation reflects our assessment of a firm in that particular moment in time, and accreditations are reviewed at set intervals agreed in contracts, usually around every eighteen months. At this review, complaints shared with us would be considered as part of our evidence base. That said, experiences shared with us can trigger a review of our decision to work with or accredit organisations outside of this structure, but issues raised need to meet a number of criteria for that to be the case. For accreditations, those criteria could include, but are not limited to:

- The issue relates to a product or service that we have worked on directly or where a clear mental health consideration exists
- The concern relates to a significant negative impact on a person's mental health, financial wellbeing, or ability to access services
- The same or similar concern has been raised by multiple people
- Where relevant, our previous assessment of the organisation's performance on the issue raised.

Responsibility and review

Overall responsibility for this policy and its implementation lies with the Chief Executive and Senior Leadership Team.

A log of complaints is maintained, and headline information shared with the Finance and Audit Committee of the board of trustees on a quarterly basis.

Expectations of complaint handling

- A complaint can be made by phone, in person, or in writing via post, email or on our social media channels, from any person or organisation external to Money and Mental Health. (Contact details for complaints may be found below.)
- In making a complaint people can expect to be listened to, treated with respect and for their concerns to be taken seriously.
- All complaint information will be treated as confidential and shared only with those directly involved in handling or overseeing complaints, in line with our data protection and safeguarding policies. There may be exceptions to this where it may be beneficial to share the substance of a complaint within the team in order to improve our internal processes, but this will be done without identifying any of the personal data of the complainant or any other individual referred to in the complaint.
- Money and Mental Health will try to resolve complaints as quickly and as efficiently as possible.
- The head of the relevant team will be notified of all complaints, whether or not they are resolved, within three days of the complaint being received, and a record of the complaint will be made in the Money and Mental Health complaints log.

The formal complaint process

Stage 1

- Where possible, we will make every effort to resolve your initial complaint at the first point of contact.
- Where it is not possible to resolve the complaint at the initial point of contact, the complainant will be offered the option to escalate this further as a formal complaint. If that offer is taken up, a member of staff with the appropriate level of seniority will be appointed to investigate the matter.
- An acknowledgement of the formal complaint will be provided within five working days. This will provide details of who is dealing with the complaint and the likely timescale for resolution.
- We aim to provide a final response to a complainant within 30 days. On the rare occasion that an investigation is not completed within this timeframe, the complainant can expect to receive an update of the progress of the investigation, and an indication of when a full reply will be given.

- Whether the complaint is upheld or not, the final response will provide brief details of the actions we have taken to investigate the matter, the conclusions reached, the reasons for this, and any further action taken as a result of the investigation.

Stage 2

- If you feel that your formal complaint has not been satisfactorily resolved at Stage One, you can request that your complaint is reviewed at a higher level. At this stage, the complaint will be passed to the Chief Executive who may investigate the facts of the case or delegate a suitably senior person to do so.
- In the case of the Chief Executive being the subject of the complaint, a nominated trustee will be appointed by the Chair or Vice-Chair to investigate the matter.
- The request for higher level review will be acknowledged within five working days of receiving it, and an acknowledgement will be provided, confirming who is dealing with the matter.
- In considering the complaint, the person responsible may review the paperwork of the case and speak with the person who dealt with the complaint at Stage One.
- We will aim to provide a final response to stage two complaints within 30 days. Where this is not possible, because for example, an investigation has not been fully completed,an update on the progress of the complaint will be provided with an indication of the expected timescales for a full response.
- Whether the complaint is upheld or not, the final response will provide brief details of the actions we have taken to investigate the matter, the conclusions reached, the reasons for this, and any further action taken as a result of the investigation.
- The decision taken at stage two is final, unless the Chief Executive or trustees decide it is appropriate to seek external assistance with resolution.

External stage

- The complainant can complain to the Charity Commission at any stage. Information about how to complain to the Commission can be found on the gov.uk website at: https://www.gov.uk/government/publications/complaints-about-charities.
- If the complaint relates to fundraising, complaints can in some cases be made to the Fundraising Regulator through the following link: https://www.fundraisingregulator.org.uk/service/complaints-and-investigations/make-complaint

Repeat complaints

When a complaint reaches the end of Stage 2 in the process it will be considered to be resolved. Where we receive repeated submission of a substantively similar complaint by the same complainant, it will not lead to the case being reopened. If the same complainant wishes to raise another matter this will be treated as a new complaint.

If a complainant makes repeated, vexatious or abusive complaints, which are not upheld, consideration will be given to whether each needs to be investigated independently or a decision may be taken in these circumstances to consider a complaint resolved if it is sufficiently similar to previous complaints.

Complaint contact details:
Email: contact@moneyandmentalhealth.org

Post: Chief Executive. Money and Mental Health Policy Institute, 244-254 Cambridge Heath Rd, Cambridge Heath, London, E2 9DA

We are happy to arrange a time to call you back if it's easier to talk on the phone.
We will make reasonable adjustments to this process to meet the needs of disabled people or others with access requirements.