

# COMPLAINTS PROCEDURE

*Last Updated: May 2026*

Darragh Farrell trading as helpmypension.ie is committed to providing excellent service to all our clients. However, we recognize that occasionally things may go wrong. This Complaints Procedure outlines how we handle complaints in accordance with the Central Bank of Ireland Consumer Protection Code.

## 1. How to Make a Complaint

If you wish to make a complaint, please contact us with an outline of your complaint using any of the following methods:

- **Email:** darragh@helpmypension.ie
- **Phone:** 086 892 9232 (Drogheda) or 01 633 9245 (Dublin)
- **Post:** The Mall, North Quay, Moneymore, Drogheda, Co. Louth, A92 R688

If your complaint is made verbally, we will offer you the opportunity to have it treated as a written complaint. If you prefer to make a verbal complaint, we will write to you to confirm and outline our understanding of your complaint.

## 2. Acknowledgment of Your Complaint

When we receive a complaint from you, we will confirm receipt within **5 business days**, unless we have resolved the complaint to your satisfaction immediately and no further action is required.

In our acknowledgment, we will:

- Provide you with the name of the individual who will be handling your complaint (Darragh Farrell)
- Confirm our understanding of the complaint

## 3. Investigation and Resolution

We are committed to resolving complaints fairly and efficiently:

- **Updates:** We will provide you with written updates at intervals not greater than **20 business days**
- **Resolution Timeframe:** Your complaint will be investigated and resolved within **40 business days** from the date we receive it
- **Extended Timeframe:** If for any reason your complaint cannot be resolved within 40 business days, we will notify you in writing of the new timeframe and inform you of your right to refer the matter to the Financial Services and Pensions Ombudsman

## 4. Final Response

Upon completion of our investigation, we will notify you in writing of our response. This may be a final response letter, depending on the nature of the complaint.

Resolution of complaints will normally be achieved by providing:

- An explanation for any acts or omissions that have occurred
- An apology where appropriate
- A fair and reasonable resolution or remedy

Our final response letter will inform you of your right to refer the matter to the Financial Services and Pensions Ombudsman if you are not satisfied with our response.

## 5. Financial Services and Pensions Ombudsman

If you are not satisfied with our handling of your complaint, or if your complaint is not resolved to your satisfaction, you have the right to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO).

### Financial Services and Pensions Ombudsman

Lincoln House  
Lincoln Place  
Dublin 2, D02 VH29

#### Contact Details:

Phone: **+353 1 567 7000**

Email: **info@fspo.ie**

Website: **www.fspo.ie**

**Please note:** The FSPO will not investigate a complaint until you have given us the opportunity to resolve it through our internal complaints procedure first.

## 6. Central Bank of Ireland

We are regulated by the Central Bank of Ireland. While the Central Bank does not handle individual complaints, you can contact them regarding regulatory matters:

### Central Bank of Ireland

New Wapping Street  
North Wall Quay  
Dublin 1, D01 F7X3  
Phone: +353 1 224 6000

## 7. Our Commitment

We take all complaints seriously and will use them as an opportunity to improve our services. We are committed to:

- Treating all complaints fairly and consistently

- Keeping you informed throughout the process
- Resolving issues promptly and professionally
- Learning from complaints to improve our services

## **8. Contact Information**

If you have any questions about this Complaints Procedure, please contact us:

### **Darragh Farrell**

Trading as: [helpmypension.ie](http://helpmypension.ie)

Central Bank Authorization: C48758

Email: [darragh@helpmypension.ie](mailto:darragh@helpmypension.ie)

Phone: 086 892 9232 (Drogheda) or 01 633 9245 (Dublin)

Website: [www.helpmypension.ie](http://www.helpmypension.ie)