Complaints Policy

Last reviewed October 2026

At Black Ink Wealth Limited we aim to provide advice and service of the highest standard to every client.

We understand there may be times when you are not satisfied. If that happens, we want to hear about it, so we can put things right and learn from it.

How to make a complaint

You can complain in whichever way is easiest for you, whether in writing, by email or by phone. Please contact Jonathan Hives, our Chief Executive:

Email	**jonathan.hives@black-ink.com**
Telephone	**020 4583 6084**
In writing	**Thomas House, 84 Eccleston Square, London SW1V 1PX**

If you need any support to make a complaint, or would like this policy in a different format, just let us know.

What happens next

- We aim to acknowledge your complaint within three working days and, if this is not possible, within five working days.
- If we resolve your complaint by the end of the third working day after we receive it, we will confirm this to you in writing.
- Otherwise, we will investigate your complaint fairly and thoroughly, keep you updated, and send you a final response in writing within eight weeks. If we cannot do so, we will write to explain why and tell you when we expect to respond.
- If your complaint relates to a service provided by another firm, such as a platform or product provider, we will pass it to them promptly and let you know, with their contact details.
- Where we are at fault, for example because we have breached a relevant rule or made an administrative error, we will put things right, consider whether other clients may have been affected, and take steps to stop it happening again.

Referring your complaint to the Financial Ombudsman Service

If you are not satisfied with our final response, or eight weeks have passed since we received your complaint, you may be entitled to refer it to the Financial Ombudsman Service. Their service is free of charge.

You must normally refer your complaint within six months of the date of our final response, which will include full referral details. The Ombudsman can generally only consider complaints made to us within six years of the event complained about or, if later, within three years of when you became aware (or ought reasonably to have become aware) that you had cause to complain.

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**
From abroad: +44 20 7964 0500
Monday to Friday, 8am to 5pm

Website: www.financial-ombudsman.org.uk

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