



# MES PENSIONS

Unacceptable Behaviour  
Policy

# Unacceptable Behaviour Policy



This policy applies to all clients and their representatives that contact us in relation to the products and services we supply to them.

Most people we deal with are polite when contacting us. However, there are occasionally clients or their representatives that behave in an unacceptable way. We understand that sometimes our clients may be facing vulnerable client situations and for client representatives, contact may be difficult and frustrating due to location and time differences. We offer a variety of communication methods but understand waiting for a response to a query or request can be frustrating at times. Dealing with unacceptable behaviour can take time, but we have a duty to protect our employees from abuse. We expect all parties to adhere to certain behaviours and may act if they do not. This may include imposing restrictions on future contact.

## What is unacceptable behaviour?

Unacceptable behaviour includes but is not limited to:

- Any type of discrimination on any grounds is directed at any of our employees. This includes a request that the query or transaction is dealt with only by someone of a particular gender, age or ethnicity.
- Rudeness, threats, aggression, or harassment. This includes any threat against one of our employees.
- Making unreasonable demands that are not consistent with prevailing regulations or legislation or a request for a transaction to be completed ahead of other requests or outside of published service levels. This would also include repeated or unreasonable demands to speak to a more senior employee to try to get a different response.
- Making repeated frivolous and/or vexatious complaints.
- Try to contact our employees outside of office duties or online stalking.

Where we identify unacceptable behaviour, we will let you know and will consider if we need to take further action.

The next action we will consider may include the steps below. Please note that in extreme cases, we may decide to take more permanent action which may include withdrawing from our administration services or removing terms of business for adviser firms.

### Step 1

We will try to resolve the issue informally. This could simply be a matter of the employee you are dealing with explaining why your behaviour is unacceptable and asking you to modify your behaviour.

### Step 2

If there is no change in behaviour, or we consider the behaviour to be serious from the outset, we will consider imposing restrictions. This may include:

- Limiting contact to one form only and for a limited frequency, for example a weekly email.
- Restricting contact to one employee.
- Requiring you to appoint a representative to act on your behalf.
- Requiring you to enter an agreement about your future behaviour and apologise to employees affected by your previously unacceptable behaviour.

This list is not exhaustive, and other options may be considered and any decision taken will be at our absolute discretion. Any restrictions imposed will be confirmed to you in writing along with our reasons for imposing them.

### Step 3

In extreme cases or where unacceptable behaviour continues and any restrictions imposed at an earlier stage have been ignored, we may decide to terminate our services or withdraw terms of business for adviser firms.



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## Contact

MES Financial Services Limited  
First Floor, 31 College Green,  
Bristol, BS1 5TB

[info@mespensions.com](mailto:info@mespensions.com)  
+44 3303 202091