

What to do if you are dissatisfied

We always strive to provide high standards of customer service and care. However, we accept that there may be times when we do not achieve these standards or fall short of the standards you expect of us. If this happens we will make every effort to resolve any outstanding problems quickly, free of charge and to your satisfaction.

This document sets out the procedure we will follow when we receive a complaint from you.

Our procedure

Your complaint will be passed to a Complaint Officer, who has sufficient knowledge and competence and who will treat your complaint impartially.

The Complaint Officer will obtain and review any necessary information and prepare a summary of the records we hold. We may ask for reports from relevant staff, representatives or any relevant persons we feel will assist us in our enquiries to investigate your complaint.

We may also promptly forward the complaint or a relevant part of it to another party where we have reasonable grounds upon which to be satisfied that the other party is solely or jointly responsible for any matter alleged within your complaint.

All complaints will be acknowledged within 5 business days of receipt.

Our acknowledgement will:

- Confirm the date upon which we received your complaint
- Outline our understanding of the basis of your complaint
- Name your Complaint Officer



- Confirm that we will contact you again within 4 weeks of the date of receipt of your complaint, to provide our final response letter or to let you know why we cannot provide our final response letter in that time
- Detail your right to refer the matter to the Financial Ombudsman Service and provide the website address of the Financial Ombudsman Service
- Include a link to the Financial Ombudsman Service's standard explanatory leaflet

We may contact you to ask you for further information to clarify details of your complaint which would help us build a greater picture of your concerns, so that we can resolve your complaint quickly and effectively.

If we have not completed our investigation within 8 weeks of the date of receipt of your complaint, we will notify you in writing and will advise you at that time that you now have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

You can contact the Financial Ombudsman Service at:

Exchange Tower, Harbour Exchange, London, E14 9SR; or
Telephone: 0800 023 4567 (calls to this number are free from mobile phones and landlines), or
Email: complaint.info@financial-ombudsman.org.uk, or
Online: www.financial-ombudsman.org.uk/contact-us/complain-online

The Financial Ombudsman Service has an online consumer leaflet: '[Want to take your complaint further?](#)'. This leaflet is also available in [easy read \(PDF 407KB\)](#) [accessible text format](#).

Further information about the Financial Ombudsman Service can also be found on their website at: www.financial-ombudsman.org.uk



Our final response letter / email

The final response we send you will explain how we have reached our conclusion and confirm whether we are upholding or rejecting the complaint. We will confirm if any redress or compensation will be owed or if any remedial action will be taken.

We will also explain, where applicable, why the complaint was forwarded to another respondent and also provide their contact details. Our final response will also remind you of your referral rights and the fact that any referral to the Financial Ombudsman Service must be made within 6 months of the date of our final response letter to you.

If we are able to finalise our investigation into your complaint within 5 business days of our receipt of your complaint the acknowledgement would be included as part of our final response to you.

Complaints resolved within 3 days

If we have resolved your complaint by 5 p.m. on the third day following the receipt of your complaint, we will send you a letter or email as soon as possible after the resolution which will:

- Confirm that a complaint has been made
- Name your Complaint Officer
- Confirm why we believe the complaint to have been resolved
- Detail your right to refer to the Financial Ombudsman Service if you decide you are dissatisfied with the resolution to your complaint
- Provide details of the time limits for making such a referral
- Direct you to the further details about the Financial Ombudsman Service available on its website.

Please contact us if you have any questions or would like further information

Raisin Platforms Limited

Cobden House, 12 – 16 Mosley Street, Manchester, M2 3AQ

Telephone: 0161 601 0000 Email: complaints@raisin.co.uk