



## 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 leaflet sets out the procedure we will follow where we receive a complaint from you.

## Our procedure

Your complaint will be passed to a Complaint Officer, who is a senior official with sufficient competence and who has not previously been involved in the matter which is the subject of your complaint.

Details of your complaint will be logged onto our central complaints system, which enables us to monitor the progress of the investigation.

The Complaint Officer will obtain and review a copy of your customer file and prepare a summary of the records we hold. We will ask for reports from relevant staff, representatives or any other person, if we feel this will assist us in our enquiries to investigate your complaint. We may also promptly forward the complaint or a relevant part of it on 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 acknowledgment 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

The procedures for assessment of your complaint and the final response letter are explained below.

We may contact you to ask you for further information to clarify some points. This may take the form of a questionnaire which we will ask you to complete and return as soon as possible to help us alleviate your concerns and resolve the complaint quickly.

If we have not completed our investigation within 8 weeks of the date of receipt of your complaint, we will write to you giving you a further update 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 them on 0800 023 4567 (calls to this number are free from mobile phones and landlines), or
- email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), or
- online [www.financial-ombudsman.org.uk/contact-us/complain-online](http://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](http://www.financial-ombudsman.org.uk)

## Assessment of your complaint

When we have received all the relevant information, your Complaint Officer will assess the complaint and prepare an investigation report for presentation to a Complaints Committee which will include at least one senior manager of Raisin UK. The Complaints Committee will review the investigation report and come to a decision on your complaint, after which we will write to you setting out our findings and the results of the investigation. We refer to this as our 'final response letter' although it may take the form of either a letter or an email.

If, after 8 weeks from the date of our receipt of your complaint, we are unable to provide you with a final response letter we will:

- Explain why we are not in a position to provide you with a final response letter

- Indicate when we expect to be able to provide a final response letter to you
- Detail your right to now refer the matter to the Financial Ombudsman Service
- Include a link to the Financial Ombudsman Service's standard explanatory leaflet
- Provide the website address of the Financial Ombudsman Service

## Our final response letter / email

The final response we send you will explain how we have reached our conclusion including if we accept the complaint and, where appropriate, any offer of redress or remedial action; any offer of redress or remedial action without accepting the complaint; or our rejection of your complaint and reasons for arriving at that decision. We will also explain, where applicable, why the complaint was forwarded to another respondent and also provide the contact details for that other respondent. 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, our communications with you will be slightly different to that outlined above but the procedures for the allocation of your complaint to a Complaints Officer and the assessment of your complaint will remain the same.

A complaint will be treated as being resolved if you have indicated an acceptance to our response to your complaint. Neither our response or your acceptance need to be in writing. For example, the agreement might be made in a telephone conversation.

Instead of sending you an acknowledgement and a final response, 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 the Complaint Officer who investigated your complaint
- Confirm why we believe the complaint to have been resolved
- Detail your right to refer to the Financial Ombudsman Service if you subsequently 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.

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