

Complaints Handling Procedure

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 Complaints Manager, who has sufficient knowledge and competence and who will treat your complaint impartially.

The Complaints Manager 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.



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. This may be by calling you in the first instance to attempt to resolve your complaint over the phone.

In exceptional circumstances, if we cannot provide our final response to you within 15 business days then within 35 business days of receiving your complaint we will provide you with our final response. If we are not in a position to provide a final response to you within 35 business days we will explain to you why, and inform you of your rights under the Financial Ombudsman Service.

FOS Contact Details

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

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