



For customers

Our complaints procedure

You're at the heart of what we do

- We're constantly working to provide you with excellent customer service and we always welcome your feedback.
- We're committed to dealing efficiently and effectively with your complaint and we take all complaints very seriously.
- Our commitment doesn't stop there – we record, evaluate and analyse our complaints to help us improve the level of service we give our customers.
- There are time limits for referring your complaint to the Financial Ombudsman Service, and we may not consent to the Financial Ombudsman Service considering your complaint if you refer the complaint outside the time limits.
- Taking a complaint to the Financial Ombudsman Service won't affect your legal rights.

Dealing with your complaint

We'll aim to resolve the majority of all complaints in four working days. If we can't, we'll get in touch with you and let you know who will be looking after it, and likely timescale for resolution.

Keeping you informed

If we can't resolve your complaint within four working days, we'll contact you on a regular basis to explain what we've done so far and, if possible, let you know when we'll be able to send you a final response.

Complaints for other firms

Sometimes a complaint is really for another firm. In this case, we'll refer it to the relevant firm within five working days. We'll also contact you to let you know we've done this, and give you the other firm's contact details.

The Financial Ombudsman Service

- We're covered by the Financial Ombudsman Service, so you can get in touch with it free of charge if you feel we have not dealt with your complaint fairly.
- If your complaint is something the Financial Ombudsman Service can help with, we'll provide details of how to refer your complaint to it.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
0300 123 9 123
0800 0 234 567

complaint.info@financial-ombudsman.org.uk

You can find more information about the Financial Ombudsman Service and what it can help with on its website: www.financial-ombudsman.org.uk

