

Our complaints procedure

You're at the heart of what we do

- We are constantly working to provide you with excellent customer service, and we always welcome your feedback.
- We are committed to dealing with your complaint efficiently and effectively and we take all complaints very seriously.
- Our commitment does not stop there – we record, evaluate, and analyse our complaints to help us improve the level of service we give our customers.

Dealing with your complaint

- We aim to resolve a complaint in four working days. If we cannot resolve it in this time frame, we will get in touch with you and let you know the timescale it will be resolved in.
- We will also keep you updated on the progress of the complaint.
- We will send you a written final response letter when we resolve the complaint.

Complaints for other firms

- Sometimes a complaint is really for another firm. In this case, we will refer it to the relevant firm within five working days. We will 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 them free of charge if you feel we have not dealt with your complaint fairly or if the complaint has not been resolved within forty working days.
- If your complaint is something the Financial Ombudsman Service can help with, we will provide the details of how to refer your complaint to them in our written final response letter.

- 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 to them outside the time limits.
- Taking a complaint to the Financial Ombudsman Service will not affect your legal rights.

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 they can help with on their website:

www.financial-ombudsman.org.uk