

## Our complaints procedure

### To start with...

We hope that you never have to complain about our products or services, however, we understand that on some occasions things can go wrong. Where we are at fault, we want to rectify the issue as quickly as possible.

You can tell us about your complaint by telephone, email, in writing. In most cases, we hope to resolve any problems within 3 working days.

### Lets find out what went wrong

If we can't resolve your complaint within three working days, or your complaint is of a more serious nature, we will assign a suitable member of staff to investigate your complaint. We will write to you within five days of receiving your complaint to acknowledge your concerns and set out our understanding of why you are unhappy with our products or services. If our understanding of your complaint is not accurate, please give us more information to ensure that we fully understand your concerns.

Once all information is received, we will then investigate your complaint, and will write to you within eight weeks to set out our assessment of the situation and issue our final response. If you remain unhappy with our response or if we cannot resolve your complaint, you have the right to refer the complaint to the Financial Ombudsman Service.

### Still not happy referral to Financial Ombudsman Services (FOS)

If our complaints procedure has been exhausted and you are still unhappy, you may contact the Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service is an independent and impartial service that looks to settle disputes between financial services firms and their customers. You can contact the FOS by telephoning 0300 123 9123 or 0800 023 4567 from outside the UK.

### Frequently asked questions

#### 1) How long will it take for you to contact me?

We will aim to resolve your complaint within three working days. However, if this is not possible, we will advise you of the progress that has been made and the steps we are taking to resolve the issue.

You will receive an email or letter from us within five working days acknowledging your complaint and outlining our understanding of it.

#### 2) What happens once I have made my complaint?

Following an acknowledgement being sent, your complaint will be assigned to an appropriate member of staff who will investigate the issue and provide you with an evaluation of the complaint and how we propose to deal with the matter. We may request further information from you during our investigation.

#### 3) When can I expect an update on my complaint?

We will provide a full explanation within eight weeks of the complaint being acknowledged.

#### 4) Can I request a quicker reply?

Yes, you can request a quicker reply; however, this is not always possible. We will always endeavour to respond as quickly as we can to an issue raised.