

# WE ARE LISTENING

## HOW WE DEAL WITH YOUR COMPLAINTS

We will always aim to do our best but unfortunately there may be times when things go wrong. If you have a complaint about any part of our service we want to hear from you so that we can build improvements into our policies, processes and procedures.

1

We will always try to resolve your complaint as soon as we receive it. Where we can't we will send you an acknowledgement of your complaint within 2 days.

We will work hard to resolve the problem as quickly and efficiently as possible. Where your query is complex or involves a number of issues, we may need some time to make sure that we have covered everything. We will keep you regularly informed, either by telephone or in writing, while we do so.

2

Our aim is to take no longer than 8 weeks to deal with even the most complicated of complaints, so at the end of eight weeks we will either let you have our final response with our decision on your complaint, or explain to you why we are still unable to give you our final response.

3

We will also let you have further details on the Financial Ombudsman Service. If you are unhappy with our final response or our investigation has taken more than 8 weeks to reach a conclusion, you may be able to refer your complaint to the Financial Ombudsman Service.

This is a free, independent service which can consider complaints about a range of financial services matters. If you wish to refer your complaint to the Financial Ombudsman Service you must do this within six months of the date of our final response.

4

The contact details are: The Financial Ombudsman Service Exchange Tower London E14 9SR Tel: 0800 023 4567 or, from a mobile 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Customers do not have to accept the decision made by the Financial Ombudsman and retain their rights to go to court. However, if the decision of the Financial Ombudsman is accepted then it is binding on both you and us. You can find further details about the Financial Ombudsman Service in the leaflet that we will send you with our final response or our 8 week-update or on their website: [www.financial-ombudsman.org](http://www.financial-ombudsman.org)