

WHEN THINGS NEED SORTING OUT

We are committed to providing you with the highest level of service possible, but sometimes, things can go wrong. By letting us know when you have a problem, we can work with you to understand what's happened and put it right. This easy-to-use guide tells you how to make us aware of your views so that we can address any concerns you may have, quickly and professionally.

HOW DO I REPORT A COMPLAINT?

The first thing you need to do is contact us and let us know what part of our service you are unhappy with. You can report your concerns to us by phone, in writing by post, or you can send us an email.

We will aim to resolve any issues immediately, however if this is not possible then your concerns will be escalated to a manager who will investigate the matter.



WHAT HAPPENS NEXT?

When we receive your complaint, we will:

- Send you a written acknowledgement within three working days which will outline who is responsible for investigating the issues raised.
- Collate as much information as possible and liaise with the various departments involved to establish all the facts.
- Send a detailed response within fifteen working days, informing you of the outcome and ask if the suggested resolution is satisfactory. If we need more time to resolve your concerns however, you will receive a written explanation for the delay.

All complaints are kept confidential and will be dealt with in a fair and unbiased way. If we do not hear from you within eight weeks of our response, we will assume the matter has been resolved and the complaint will be closed.

Should you have concerns in the meantime however, please contact the member of staff whose name appears on the letter of acknowledgement.

STILL NOT HAPPY?

After receiving our response, if you feel your complaint has not been fully addressed, please let us know and we will aim to resolve the matter for you.

Your concerns will be acknowledged within three working days of receipt and your complaint will be passed to an alternative, more senior member of staff for consideration.

Where possible, a final response will then be issued within fifteen working days. If we are unable to respond to you within this timescale, we will contact you to let you know when we anticipate a resolution, and inform you of your right to appeal to a third party.

If you are still not satisfied with the outcome, we would advise that you contact our independent redress scheme.

If you have a complaint relating to insurance, these will be dealt with separately to ensure we are complying with regulation rules. Any insurance-related matters will be acknowledged within five working days and issues can be reported by phone, in writing by post, by email, or you can pop into your local branch and talk to one of advisors.

Please allow up to eight weeks for us to issue a final response, however we will aim to get back to you much sooner than this. If we are unable to respond fully within four weeks of receiving your complaint, we will update you on our reasons for this. Following our final response, if you are unhappy with the outcome, you can refer the matter to the Financial Ombudsman Service:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
08000 234 567
complaint.info@financial-ombudsman.org.uk
financialombudsman.org.uk

Please note: if you are looking to refer a complaint to the Financial Ombudsman Service, you will need to have followed our complaints procedure first, and then passed the matter to the Ombudsman within six months of receiving our final response.