

Complaint Handling Summary

We are committed to giving our customers a quality service and good advice. If a customer is unhappy with the service or advice we have a procedure for handling complaints in a fair, consistent and prompt manner.

On Receipt of a Complaint

We acknowledge a complaint within five working days of receipt. The acknowledgment letter will explain our process for resolving the complaint, timescales and where appropriate information about the Financial Ombudsman Service.

Resolving a Complaint

We will investigate a concern or complaint as soon as possible but inevitably some complaints take longer to resolve because of their complexity or the need to obtain further information.

If we can resolve the matter promptly (within three days) we will send a letter to confirm the agreed resolution and information on the right of referral to the Financial Ombudsman Service if a customer subsequently becomes dissatisfied with the outcome.

For more complex complaints we would normally expect to provide a final response within eight weeks. When the investigation is concluded we will write to the customer to explain:

- A summary of our understanding of the complaint
- The outcome of the investigation and how we came to our conclusion
- What we will do to rectify mistakes if we find they have been made, and how we calculated any offer of redress
- The right to refer to the Financial Ombudsman Service within six months of our final response, if the customer is not satisfied with the outcome

Customers can also contact the Ombudsman Service directly at:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Communication during the investigation and resolution process

In the event our investigations have not been completed within eight weeks of receiving a complaint we will write to the customer to explain why the matter has not been resolved and the date when we would expect to resolve it. We will also explain that at this point the customer has the right to refer their complaint to the Financial Ombudsman Service if they are dissatisfied with the delay.

In the event a complaint has not been resolved after 12 weeks we will provide a further update.