



For customers

# Our complaints procedure

## You're at the heart of what we do

- We're constantly working to provide you with excellent customer service and we always welcome your feedback.
- We're committed to dealing efficiently and effectively with your complaint and we take all complaints very seriously.
- Our commitment doesn't 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'll aim to resolve the majority of all complaints in four working days. If we can't, we'll get in touch with you and let you know who will be looking after your complaint, and likely timescale for resolution.

## Keeping you informed

If we can't resolve your complaint within four working days, we'll contact you on a regular basis (at least every ten days) to explain what we've done so far and, if possible, let you know when we'll be able to send you a final response.

## Complaints for other firms

Sometimes a complaint is really for another firm. In this case, we'll refer the complaint to the relevant firm within five working days. We'll 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 haven't dealt with your complaint fairly.
- You must refer to the Financial Ombudsman Service within six months of our final decision.
- If the complaint is referred to the Financial Ombudsman Service outwith six months, they

may consider it. However, this is only in limited circumstances and they'll ask our permission in these cases.

- If your complaint is something the Financial Ombudsman Service can help with, we'll provide details of how to refer your complaint to them.
- Taking a complaint to the Financial Ombudsman Service won't affect your legal rights.
- All online traders must include a link on their website to the [Online Dispute Resolution platform](#). This service is intended mainly for consumers who have a complaint about a product or service bought online from a trader based in another EU member state. If you're a UK resident, it's likely to be simpler to use the Financial Ombudsman Service, and we recommend you use that option.

You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
Exchange Tower, London E14 9SR  
Phone: 0800 023 4567

Calls to this number are now free on mobile phones and landlines. Calls to this number cost no more than calls to 01 and 02 numbers.

You can find more information about the [Financial Ombudsman Service](#) and what they can help with on their website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

## Handling complaints better

- We frequently ask for feedback on our complaint handling process.
- If you're sent a feedback questionnaire, we'd really appreciate it if you could take a couple of minutes to complete this.
- Full details on how to do this will be provided in the questionnaire.

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