

What to do if you wish to complain

If you have cause for complaint please let us know.

We aim to provide the highest possible standard of service to our customers. However, unfortunately, there may be occasions when we don't meet your expectations. When this happens it is important that we try to resolve the issue both quickly and to your satisfaction.

If you are unhappy with any aspect of our service please tell us so we can act upon your comments. It is only by letting us know of your concerns that we can improve our service to all our customers.

For training purposes, together with our commitment to providing the best service, calls may be monitored or recorded from time to time.

Our Complaints Procedure:

We want to ensure all our services are problem free. However, should you experience any difficulty which results in a complaint our customer service policy ensures that it will be fully investigated.

We have three distinct stages in our complaint procedure which are fully explained below;

Stage 1:

We aim to solve most of our customers' complaints at the initial point of contact. Our staff are fully trained to deal with your complaint quickly and efficiently.

However, should you not be satisfied with the response you have received, our Customer Service agent will make a record of your complaint and forward this onto our dedicated Customer Relations Team. This will form stage 2 of our complaints procedure.

Stage 2:

The Customer Relations team will aim to resolve complaints by the end of the next working day following receipt of your telephone or written complaint.

If we cannot respond within this time (for example, we may need to refer your complaint to a specialist area or third party), we will write to you within five working days to either:

- Tell you what we have done to resolve the problem, or acknowledge your complaint and let you know when you will receive a full response. We will also let you know how to contact the person or team dealing with your complaint.

If we were not able to resolve your complaint within five working days we will write to you again within four weeks of receiving your complaint to either:

- Provide you with a final response, or
- Provide you with a response which explains why we are not yet in a position to resolve your complaint and let you know when we will contact you again.

We will let you know our final response within eight weeks from when you first contacted us about your complaint.

You can write to us within eight weeks of our response if you are not happy with the outcome, however if we do not hear from you within this time, your complaint will be closed. If for any reason you remain dissatisfied with our final response or we have not issued our final response within eight weeks from you first raising your complaint then you can ask for an independent review of your complaint. Please see step 3 for what to do next.

Stage 3:

If we are unable to resolve your complaint or you are dissatisfied with the response you may refer your complaint to the Financial Ombudsman Service for an Independent review. This must be done within six months.

This scheme exists to provide independent adjudication and investigation will be undertaken prior to making a decision about outstanding disputes.

We will send you a leaflet giving full details of the Financial Ombudsman's Service with either our final response or in the letter to notify you that we cannot resolve your complaint within eight weeks.

You can contact the Financial Ombudsman's Service at;
The Financial Ombudsman's Service, South Quay Plaza,
183 Marsh Wall, London, E14 9SR.