

INTERNAL COMPLAINTS PROCEDURE

These guidelines have been produced as an easy guide on how we will deal with your complaint, in the event that our service falls short of your expectations.

- We will acknowledge your complaint within 5 business days of receipt and a Complaints Officer will investigate your concerns.
- In most cases you will receive a response within 4 weeks of us initially receiving your complaint. However, in the unlikely event that we are unable to provide a response within 4 weeks, we will write to you with an update, explaining the reasons for the delay, along with details of when you can expect to receive our response.
- Following this we will write to you again with our Final Response.
- Should you feel that we have not fully considered all of the information provided, or you have new information that you wish to bring to our attention. We will re-open the complaint, re-investigate and provide you with a further Final Response.
- If you still remain dissatisfied or in the unlikely event of us not issuing our Final Response within 8 weeks, you have the option to refer the matter to the Financial Ombudsman Service.

At this point our Internal Complaints Procedure is considered to have been exhausted. Should you now wish to refer your complaint to the Financial Ombudsman Service (which must take place within 6 months of receiving our Final Response), please find below the relevant contact details:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: **0800 0234 567**

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

It is important to remember that you will need to complete our Internal Complaints Procedure before the Ombudsman will review your concerns. However, we believe that we should be able to resolve any issues without reference to a third party.



Complaints We cannot settle may be referred to the Financial Ombudsman Service