



## Complaints handling procedure

**These service standards do not apply where we have been able to resolve your complaint by close of business on the business day following its receipt.**

### What is a complaint?

A complaint is defined by the FCA as:

*"any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:*

- (a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and*
- (b) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service."*

### Our commitment to you

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to refer to the FOS.

We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our complaint handling procedures).

If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint we will include our findings in our acknowledgment letter.

A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress **OR**
- Offers redress without accepting the complaint **OR**
- Rejects your complaint and gives reasons for doing so

If we are not in a position to investigate and respond within five days we will first send you the acknowledgement letter referred to above and then, within four weeks of receiving your complaint, send you either:

- A final response **OR**
- An interim response, which explains why we are not yet in a position to resolve your complaint and indicates



- when we will make further contact (which must be within eight weeks of receipt of your complaint)

If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response **OR**
- A response which:
  - Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
  - Informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay

### **Ending the complaint**

You may accept our response and/or withdraw your complaint at any time during this process, even if we have not yet issued a final response. We ask that you confirm this in writing.

### **If we cannot resolve your complaint**

Our final response letter will inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS). The usual time limit for referrals to the FOS is six months from the date we issue our final response.

Contact FOS by telephone 0300 123 9 123 or 0800 023 4567 Monday to Friday  
– 8am to 8pm; Saturday – 9am to 1pm  
or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information is available regarding the FOS at <http://www.financial-ombudsman.org.uk/>.

Access to the FOS is not available to some, mainly larger companies (for example those with turnovers over €2 million); if we know that a complainant is not eligible to refer to the FOS we will not refer to the Ombudsman in our correspondence but we will explain how their complaint could be progressed if they remain dissatisfied with the resolution which we offer.

If the matter to which your complaint relates is the responsibility of another firm (for example an insurer), we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advise you of this.