



How Your Complaint Will Be Handled

1. Who will be handling your complaint?

Details of who will be handling your complaint and how to contact them are included in the correspondence enclosed with this leaflet.

If your complaint is about a service not provided by us e.g. your insurer, your complaint will be referred to them. In such situations we will advise you that we have done this and provide you with contact details.

2. Acknowledging your complaint

We will acknowledge receipt of your complaint within five business days of us receiving it. Our acknowledgement letter may include a request for more specific details of your complaint.

3. Investigating your complaint

Your complaint will be investigated by a trained complaint handler who, where appropriate, was not directly involved in the matter which is the subject of the complaint. In order to deal with your complaint as quickly as possible we may need to telephone you for additional information.

4. Resolving your complaint

We will make every effort to resolve your complaint as soon as possible but in order to thoroughly investigate your case we may need to obtain information from other parties.

If we are unable to resolve your complaint within four weeks of receiving it, we will write to update you.

If after 8 weeks we have still not resolved your complaint, we will again write to you to explain why and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS) and how to contact them.

Please note however, the FOS will only consider your complaint after we have either issued you with our final response or have not resolved it after 8 weeks of receipt.

You may write to the Financial Ombudsmen Service (FOS) at any time if you are either unhappy with the final decision or the way in which your complaint is being handled.

5. Financial Ombudsman Service

For your information the address of the FOS is:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone Number: 0300 123 9 123

E-mail enquiries@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk