



How to tell us about your complaint

We're sorry if we haven't provided you with the service you expect. By telling us about it we can put things right for you and make improvements. Details of how to raise a complaint with us and how we will manage it for you are set out below:

What you should do

Please tell us as soon as you can and provide us with your contact details, reference and any information to help us understand the issue. To make things easier, we have provided a brief form for you to complete. Alternatively, if you would like to speak to a member of the Compliance Team directly, please call 01324575000.

What we will do

If the situation is one we can resolve quickly, we will write to or email you with a resolution or we may be able to help you over the phone. If we are unable to resolve the situation immediately we will write or email you within 5 days from when you first told us. We will confirm:

- The nature of your complaint so we can check we understood it correctly
- Your unique case reference number

Resolving your complaint

On occasions where we are unable to resolve immediately we may need more time to complete a full investigation. Where this is the case we will keep you fully informed throughout. When investigating your complaint we will always take into account what you tell us. We will reach our final decision based on this and the results of our investigation.

How we tell you about our decision

If possible we will contact you by phone to discuss our findings and confirm if you are happy with the outcome. Where applicable or on your request, we will write to you with our proposal. If we are unable to reach a decision sooner, we will contact you at eight weeks with either a final response or a request for more time to complete our investigation.

If we have not provided you with our final response within eight weeks or you are not satisfied with our final response

You are entitled to refer your complaint within six months to the Financial Ombudsman Service. For further information about the Financial Ombudsman Service complaint handling process please go to: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm their free-phone contact number is 08000234567