

How to complain

We're dedicated to making a healthy difference to the quality of life of our customers and the communities in which they live and work. We're proud of the service we provide but know we might not get it right all the time. When something goes wrong, we'd like to know so we can try to put it right for you.

How to complain

You can contact us with your concerns by phone, email, post or directly to your sales consultant. We'll try to resolve them straight away.

Sometimes we might need a little more time, but we'll keep you updated along the way.

When we receive your concerns we'll:

- Promptly acknowledge your complaint
- Assign your complaint to a case handler to review and investigate
- Keep you updated throughout
- Provide you with a written response within 8 weeks of receiving your complaint



If you're not satisfied with our response

If you're not satisfied, you may be able to refer your complaint to the Financial Ombudsman Service. You will have 6 months from the date of our response letter to refer your complaint to the Ombudsman or you may lose your right to have the complaint investigated.

The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it first.

The Financial Ombudsman Service may not consider complaints from certain types of customers. We would point out that the Ombudsman will only review complaints from 'eligible complainants', for which specific definitions apply. You should refer to the FOS for further guidance on this subject.

What is the Financial Ombudsman Service?

The Financial Ombudsman Service (FOS) is an independent complaint resolution scheme. The FOS website recommends that you follow the process above before referring your complaint on to them, although you are able to ask them general questions regarding complaints at any time. The FOS service is free of charge. Please note that you have 6 months from the date of our final response letter to refer your complaint to FOS.

The Financial Ombudsman Service can be contacted as follows:

Post: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Telephone: 0800 023 4567 (free from a UK landline) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).
Please call +44 (0) 207 964 0500 if calling from outside the UK.

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

Website: www.financial-ombudsman.org.uk