

## Complaints Handling Procedures

**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 treat all complaints fairly and consistently to promptly determine the subject matter of the complaint and what action we need to take.

All complaints will be investigated by a suitably competent member of our team. Wherever possible, this responsibility will be allocated to a person who was not directly involved in the matter that is the subject of your complaint. The member of staff will either have the authority to settle your complaint or will have ready access to someone who has the authority.

We decide what remedial action or redress (or both) may be appropriate, taking into account all relevant factors.

You may contact us during our investigation. If the member of staff handling your complaint is not available, another member of our team will be able to help you.

We will aim to resolve your complaint within three business days after the date we receive it.

Where you have accepted our response to your complaint within three business days we will send you a summary resolution communication in which we:

- refer to the fact that you have made a complaint and inform you that we consider the complaint to have been resolved
- tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint to the Financial Ombudsman Service (FOS)
- indicate whether or not we consent to waive the usual six-month time limit for referral to the FOS
- provide the website address of the FOS and refer to the availability of further information on the website of the FOS.

If we are unable to resolve your complaint within three business days, we will send you a written acknowledgement of your complaint within five business days, giving you the name or job title of the individual handling the complaint (together with a copy of these complaint handling procedures).

We will take appropriate steps to keep you informed of the progress of the measures we are taking to resolve the complaint.

By the end of eight weeks after receipt of your complaint, we will send you:

**EITHER**

- A final response which:
  - (a) accepts your complaint and, where appropriate, offers redress or remedial action; or
  - (b) offers redress or remedial action without accepting the complaint; or
  - (c) rejects the complaint and gives reasons for doing soWe will also
  - (d) enclose a copy of the FOS's standard explanatory leaflet, including website address of the FOS and inform you that if you remain dissatisfied with our response, you may now refer your complaint to the FOS and indicates whether or not we consent to waive the usual six month time limit for referral to the FOS.

**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, encloses a copy of the FOS's explanatory leaflet with contact details and indicates whether or not we consent to waive the usual time limits for referral to the FOS.

**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 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 FOS 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.