Dealing with Your Complaint

Our aim is to provide you, at all times, with a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved. We take all complaints seriously and will deal with your complaint in the following manner;

- We will acknowledge your complaint promptly following receipt, enclosing a copy of these procedures.
- If you make an oral complaint, our written acknowledgement will set out our understanding of your complaint.
- If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint or the relevant part of it to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.
- If your complaint cannot be resolved by the close of the next business day, following its receipt, we will ensure that you are regularly kept informed of our progress with regards to the investigation into your complaint.
- We will endeavour to send you our Final Decision Letter; addressing your concerns and providing you with our decision within 8 weeks or keep you informed of the progress of your complaint if not resolved before then.
- Where we are unable to provide you with our Final Decision Letter, we will send you confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us.
- Where we are still unable to complete our investigations within 8 weeks of your complaint, we will send confirmation of this in writing along with an explanation as to why we have been unable to complete our investigations within this time scale. We will confirm when you can next expect contact from us. At this stage, you will be entitled to refer your complaint to the Financial Ombudsman Service who can be contacted at: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Contact: 0800 0234567, 0300 1239123. Website: www.financial-ombudsman.org.uk.
- We will continue to investigate the complaint until we are in a position to send you our Final Decision Letter.
- If your complaint is upheld, we will provide you with fair compensation for any acts or omissions for which we are responsible.
- Once you have received our Final Decision Letter, if you are unhappy with our handling of your complaint; you can refer the matter to the Financial Ombudsman Service at the address provided above. You must refer the matter to the Financial Ombudsman Service within 6 months of the date of our Final Decision Letter. A copy of the Financial Ombudsman Service leaflet 'your complaint and the ombudsman' will be included with our Final Decision Letter.

We shall deem the matter closed when;

- Our investigation has been completed and a Final Decision Letter has been sent to you, or;
- Where you have indicated, in writing, acceptance of any earlier response, where appropriate.