

INTERNAL COMPLAINTS PROCEDURE

These guidelines have been produced as an easy guide on how we will deal with your complaint, in the event that our service falls short of your expectations. We will do our best to put things right as soon as you get in touch with us.

Where we have been able to resolve your complaint by the end of the third business day following receipt, we will send you a letter known as a Summary Resolution Communication (SRC) to confirm the complaint has been resolved. Should you subsequently decide that you are dissatisfied with our resolution, you may be able to refer your complaint to the Financial Ombudsman Service. The SRC will explain how you can do this.

In the event that we are not able to resolve your complaint within 3 business days, we will follow the steps detailed below:

- We will acknowledge your complaint within 5 business days of receipt and a member of our Customer Response Team will investigate your concerns.
- In most cases you will receive a response within 4 weeks of us initially receiving your complaint. However, in the unlikely event that we are unable to provide a response within 4 weeks, we will write to you with an update, explaining the reasons for the delay, along with details of when you can expect to receive our response.
- Following this we will write to you again with our findings.
- If you still remain dissatisfied or in the unlikely event of us not issuing our Final Response within 8 weeks, you have the option to refer the matter to the Financial Ombudsman Service.

At this point our Internal Complaints Procedure is considered to have been exhausted. Should you now wish to refer your complaint to the Financial Ombudsman Service (which must take place within 6 months of receiving our Final Response), please find below the relevant contact details:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

It is important to remember that you will need to complete our Internal Complaints Procedure before the Ombudsman will review your concerns. However, we believe that we should be able to resolve any issues without reference to a third party.



Complaints we cannot settle may be referred to the Financial Ombudsman Service