

THE COMPLAINTS PROCESS

We take every opportunity to resolve complaints at the first initial point of contact. Immediate resolution is always attempted where possible and where little, or no investigation is required. We aim to resolve most face to face and telephone issues in this manner.

Our frontline employees are trained to deal with your issues and are equipped to resolve your complaint as it relates to their area of service or expertise. However, should you feel that your concerns remain unresolved, you will be offered the option of making a formal complaint.

Our complaint handling process is simple and easy to use. Once you have lodged a formal complaint with us, we will: -

- Assign your complaint to our Complaint Person who will record your complaint on our CRM system.
- Assign your complaint a unique reference number and provide you with a written acknowledgement.
- Assess your complaint and investigate the matter fully.
- Where applicable, refer your complaint for further investigation with an expert on subject matter and issues raised.
- Where applicable, contact you to request clarification or additional information.
- Provide you with a final written response containing details of our investigation, the findings and any actions taken as a direct result of your complaint.
- Provide you with details of who you can contact should you be unhappy with our final decision.

WHAT YOU CAN EXPECT

When you submit a formal complaint to us, we follow our formal complaints procedure to ensure that all issues and concerns are addressed quickly and effectively. When you lodge a complaint with us, you can expect: -

- To have your complaint resolved in a timely, effective, and fair manner.
- An experienced and trained officer to deal with your complaint.
- A written acknowledgment within 3 working days of your formal complaint being received.
- All responses to be made (or followed up) in writing.
- Your complaint to be fully investigated in an independent and compliant manner.
- To receive our findings and final decision within 8-weeks of the initial complaint being received.
- To be provided with the details of our investigation and our findings regarding the issues you have raised. This includes being providing with the measures and actions we have taken as a direct result of your complaint.
- To be kept updated on our progress if we are unable to provide a satisfactory response within our target response times.
- To be provided with details of any relevant ombudsman should you not be happy with our final decision.

TARGET RESPONSE TIMES

We always aim to respond to your complaint as quickly as possible. As soon as a formal complaint has been received, we will send you a written acknowledgement (or email where requested), within 3-working days.

Below are our approximate timelines and expectations for investigation, responses and final resolution. However, each complaint is different and there may be times when we, or you, need additional time to ensure a satisfactory response.

All investigations take place within 6-weeks of the initial complaint being received. We aim to send our final response (decision letter) to you within 8-weeks. Where this is not possible, you will be provided with an interim update letter. This will provide information on how long we expect the investigation to take and any reason(s) for the delay.

NOT SATISFIED WITH THE OUTCOME?

If you are dissatisfied with the progress of the investigation into your complaint or our final decision, you may refer your complaint to the Financial Ombudsman Service

They can be contacted in the following ways:

Write - Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone - 0300 123 9 123 or 0800 023 4567

E-mail: complaint.info@financial-ombudsman.org.uk

GDPR & DATA PROTECTION RELATED COMPLAINTS

If your complaint concerns the processing of your personal data and you remain dissatisfied with our actions, you have the right to lodge a complaint with the Commissioner. The Information Commissioner's Office (ICO) can be contacted at: -

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

Telephone: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Fax: 01625 524 510

Email: enquiries@ico.org.uk